

2004 HOMEOWNERS INSURANCE GUIDE



**STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY
AND ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE**

2004 HOMEOWNERS INSURANCE GUIDE



**STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY
AND ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE**

**Frank H. Murkowski
Governor**

**Edgar Blatchford
Commissioner**

**Linda S. Hall
Director**

**Prepared by
Evonda Martin
Insurance Analyst**

Other Publications

The Division of Insurance has other publications available to help Alaskans become more knowledgeable insurance consumers. The following publications are examples of items available through the Juneau or Anchorage offices of the Division. Many of these publications are also available on the Division's website:

<http://www.commerce.state.ak.us/insurance>

[2004 Automobile Insurance Guide](#) explains automobile insurance policies and provides premium comparisons from various insurance companies.

[2004 Medicare Supplement Insurance Rate Guide](#) explains basic facts about Medicare supplement insurance and compares the rates of several companies. The guide also provides tips for purchasing a Medicare supplement insurance policy.

[A Shopper's Guide to Long-Term Care Insurance](#) discusses the cost of long-term care, types of coverage available, limits available, and questions you should consider asking before you purchase coverage.

[Alaska's Long Term Care Consumer Guide](#) complements the "*Shopper's Guide to Long-Term Care Insurance*." The Division of Insurance prepared this publication to assist Alaskan consumers in making decisions regarding long-term care insurance. To get the full benefit of this guide, the reader should also have a copy of the "*Shopper's Guide to Long-Term Care Insurance*."

[A Consumer Guide to Choosing an Insurance Company](#) provides information to assist consumers in selecting financially sound insurance companies.

[The Workers Compensation Rating Guide](#) is intended to help employers understand some of the factors that affect the costs of workers compensation insurance. It also outlines procedures to follow if an employer does not agree with the workers compensation classification they receive.

[State of Alaska, Division of Insurance Annual Report](#) provides a summary of business written by insurers, premium taxes collected, licensing statistics, consumer complaints, and disciplinary actions against insurance businesses in the state.

Foreword

One of the missions of the Division of Insurance is to protect and educate Alaskan consumers. This guide is provided as a tool for your use when shopping for homeowners insurance or reviewing your current policy.

What protection is provided by your homeowners insurance? What type of policy best suits your needs? In the following pages, you will learn about the types of insurance designed to cover your residence and belongings. Also included is information on shopping for a policy and directions to other resources.

How does your premium compare to a consumer with a similar home in your city or in other areas of the state? Premium examples are provided for a variety of homes in nine of the largest communities and we have included a “rest of state” category for consumers who live outside of these areas.

We hope this guide helps in your pursuit of affordable insurance coverage that meets all of your needs. If you have any questions or concerns, please contact us.

Alaska Division of Insurance
PO Box 110805
Juneau, Alaska 99811-0805
(907) 465-2515

or

550 West 7th Avenue, Suite 1560
Anchorage, Alaska 99501-3567
(907) 269-7900/(800) 467-8725

or

<http://www.commerce.state.ak.us/insurance>

Information in this publication is within public domain and may be reprinted without permission.

Table of Contents

What Type Of Insurance Do You Need? _____	1
Coverage Provided By Your Policy	
Homeowners Policy _____	2
Landlords Policy _____	5
Condominium Owners Policy _____	5
Renters Policy _____	5
Optional Coverages _____	6
Shopping For A Policy _____	8
Helpful Terms _____	10
Are You Unable to Obtain a Homeowners Policy? _____	11
Claims _____	12
Participating Companies _____	13
Premium Examples	
Homeowners Policy _____	14
Anchorage _____	15
Barrow _____	17
Bethel _____	19
Fairbanks _____	21
Juneau _____	23
Kenai _____	25
Kodiak _____	27
Nome _____	29
Wasilla _____	31
Rest of State _____	33

Condominium Owners Policy	35
Anchorage	36
Barrow	37
Bethel	38
Fairbanks	39
Juneau	40
Kenai	41
Kodiak	42
Nome	43
Wasilla	44
Rest of State	45
Mobile Home Owners Policy	46
Anchorage	47
Barrow	47
Bethel	48
Fairbanks	48
Juneau	49
Kenai	49
Kodiak	50
Nome	50
Wasilla	51
Rest of State	51
Renters Policy	52
Anchorage	53
Barrow	54
Bethel	55
Fairbanks	56
Juneau	57
Kenai	58
Kodiak	59
Nome	60
Wasilla	61
Rest of State	62

What Type Of Insurance Do You Need?

Homeowners insurance is a comprehensive policy designed to provide for the repair or replacement of physical damage to your home. If you have a mortgage, your lender will usually require that you have homeowners insurance for no less than the current appraised value of your home. A permanent structure on your lot which is used as your primary residence will be covered by your homeowners policy, but there is no coverage afforded for the land on which this structure is located.

Most insurance companies offer several types of policies to provide some of the different coverages that are typically needed by a homeowner. The type of policy you will be offered will depend upon the rules established by the company to determine if a property is eligible for coverage, or underwriting guidelines. If you have a log home, a bed and breakfast in your home, a home with a unique type of construction, a home constructed over twenty years ago, a home in a remote area, or a business in your home, it may be more difficult to obtain a homeowners policy that provides the broadest coverage. However, there is often a policy available to at least provide protection against losses from fire.

Use the following chart to help determine the type of policy that may best suit your needs.

Type of Structure	Use	Type of Policy
Single family home	Your primary residence	Homeowners
Single family home	Rental	Landlords or Dwelling Fire
Duplex or Single family home with apartment	Your primary residence and rental	Homeowners
Fourplex	Your primary residence and rental	May be eligible for homeowners depending on company guidelines
Structure with five or more units	Rental	Commercial Property - contact an agent for more information
Condominium	Your primary residence	Condominium owners
Condominium	Rental	Condominium owners*
Mobile Home	Your primary residence	Mobile Home Owners
Mobile Home	Rental	Mobile Home Owners or Dwelling Fire*
Modular Home	Your primary residence	Homeowners or Mobile Home/Modular Home Policy*
Apartment	Your primary residence	Renters
Single family home or cabin	Seasonal use	Homeowners or Dwelling Fire*
*Availability depends on company guidelines		

Coverage Provided By Your Policy

Homeowners Policy

A homeowners policy is a package of coverages which provides coverage for your property, medical payments for others, and personal liability. This type of policy is available for homes occupied by the owners as their primary residence. Companies may offer coverage for single family homes or homes with up to four living units. The company may provide this coverage through an industry standard policy form called an HO-3 or they may have designed their own policy.

Your policy declarations page or your policy premium quotation will show the coverages your policy provides, such as Dwelling, Other Structures, Personal Property, Loss of Use or Additional Living Expenses, Medical Payments or Guest Medical coverage, and Personal Liability. Because there are a wide variety of homeowners policies available, **be sure to read your policy to determine exactly what coverage your insurance company provides.**

Dwelling Coverage provides for the repair or replacement of your home. Most homeowners policies provide for replacement cost for your home if the limit of coverage is equal to at least 80% of the amount it would cost the insurance company to rebuild it. Some policies may provide for an additional percentage in value above this amount and some policies will offer guaranteed replacement cost, a guarantee that the company will bear the full cost to replace your home even if that cost exceeds the policy limits. However, a policy with guaranteed replacement cost will also require that the limit of coverage is at least equal to 80% or more of the amount it would cost the insurance company to rebuild it.

How do you determine how much coverage you need? Insurance companies have established formulas which are used to help determine the appropriate limits of coverage. These formulas take into consideration the same types of information used in appraisals and in many cases the replacement cost of your home may be very close to the appraised value. Construction materials, the total square feet of the building, the number and types of rooms, the type of garage or carport, and special features of the home are all taken into consideration. The replacement cost of your home may not be similar to your local government's assessed value or the current market value of your home as different criteria are used to establish these values.

Once a coverage amount has been determined, it should be periodically reviewed to ensure that the amount of coverage of your policy keeps up with inflation and other changes that affect the cost to repair or replace any damage to your home. Many companies offer an automatic adjustment to your coverage to reflect anticipated inflation. Your policy may increase by a fixed percentage at renewal and this automatic adjustment may be one of the features required by the company to insure your home for replacement cost. You should notify your insurance company when you have made additions or substantial improvements to your property. Not only is it important that the

company learn of items such as additions which increase the value of your property, but undertaking major renovations, roof replacement, and electrical and plumbing system updates may also entitle you to discounts.

Most homeowners policies will offer Dwelling coverage for all perils. An all perils policy does not list the types of losses insured against, but will cover all losses or all physical damage not otherwise excluded by the policy. Common exclusions are for flood, earthquake, and maintenance related losses.

Other Structures Coverage provides for the repair or replacement of other permanent buildings on your building site. While this coverage will protect your detached garage or personal workshop, it usually won't provide coverage for other buildings on your property occupied by a tenant or buildings used for business. Your policy will usually include coverage for Other Structures in an amount equal to 10% of the Dwelling coverage. If you have several outbuildings on your property or an unusually large detached garage, you may want to purchase additional coverage. Other Structures coverage usually provides protection against the same perils as those covered under the Dwelling coverage of your policy.

Personal Property Coverage provides for repair or replacement of your furnishings and personal effects. Your policy will usually include coverage in an amount equal to 50% of the Dwelling coverage. This coverage extends worldwide, but will usually only provide up to 10% of the coverage limit for personal property while it is away from your home. However, your child's personal property in their dorm room is covered without this restriction. Increased limits on personal property may be available at an additional cost. You may use a current inventory of your property, including photographs and receipts, to help you determine if you need more coverage than your policy automatically provides. Repair or replacement under this coverage is usually made on an actual cash value basis, which is equal to the replacement cost less depreciation.

Personal Property coverage is usually on a named perils basis. A list of perils that the company insures these items against will be included in your policy. The named perils will usually include fire, lightning, windstorm, hail, explosion, riot or civil commotion, aircraft, vehicles, smoke, vandalism and malicious mischief, theft, and falling objects. However, there may be limits to the amount available for recovery under some of these perils. For example, your policy may provide up to \$50,000 in Personal Property coverage, but your policy may have a limit of \$200 for theft of money.

As with the Dwelling coverage, there are exclusions with which you need to be familiar. Personal Property coverage will not cover the property of roommates or boarders. There is no coverage for your automobile. A small boat or kayak may be covered under this section of your policy, but coverage is usually restricted by the length of the boat and the presence of, or horsepower of, a motor. Property used for a business will not be covered, but you may be able to purchase additional coverage for some types of business property or inventory.

You may be able to purchase replacement cost coverage on your personal property or buy increased limits for certain types of personal property. Companies often offer increased limits on jewelry, sports equipment, cameras, stamp or coin collections, or computers.

Items that are unique or of significant value should be protected by purchasing Scheduled Personal Property coverage or by buying a separate floater for these items. Scheduled Personal Property, an itemized list of property with detailed descriptions, may provide broader coverage than the Personal Property coverage in your homeowners policy. Any items to be scheduled will need to have documentation of their value, such as an appraisal or receipt. Consider periodically having these items evaluated so that you have enough coverage to reflect their current values. However, not all your personal property may be insurable and your policy should list these exceptions.

Loss of Use or Additional Living Expenses provides for the increase in your housing expenses when you are displaced because of a covered loss. For example, if a fire damages your home and you need to relocate until the damage is repaired, this coverage will pay reasonable costs to temporarily live at another location. Your policy will usually include Loss of Use or Additional Living Expenses coverage at 20% of the Dwelling coverage limit without additional cost. There may be restrictions regarding the amount payable per month or a time limit that applies to this coverage. If you rent out part of your home and it is uninhabitable after a covered loss, this coverage will provide payment for the rental value of the unit.

Medical Payments provides for the medical expenses of others when they are injured on your property. Most policies include at least \$1,000 of coverage, but higher limits may be available. Payment under this coverage is made without a determination of negligence. Any non-resident on your property with your permission is eligible for coverage under this section.

Personal Liability provides for expenses of others for which you are determined to be responsible. Most policies include at least \$100,000 of coverage, but higher limits may be available. When deciding how much coverage to purchase, consider the value of your total assets and how much you might lose if another person sued you and you lost the case.

Personal Liability coverage extends beyond your property limits. In addition to providing coverage against negligence that occurs on your property, this coverage can provide coverage if your child damages a neighbor's property. If an incident occurs involving family members, as defined in your policy, at other locations, the liability of your family members will also be covered by the policy.

Landlords Policy

Some companies offer a landlords package policy. This policy provides coverage comparable to a homeowners policy, but provides less coverage for any furnishings or personal property that remain in the structure. Additionally, a company may have certain safety requirements such as fire extinguishers, sprinklers, smoke alarms, and dead bolt locks in every unit. Higher liability limits are often available to cover the increased possibility of claims by tenants.

Condominium Owners Policy

A condominium owners policy contains most of the coverages of a standard homeowners policy. This type of policy is available for condominiums occupied by the owners as their primary residence, but may also be available from some companies for condominiums occupied by tenants. The company may provide this coverage through an industry standard policy form called an HO-6 or they may have designed their own policy.

Because the building is covered by a condominium association policy, there is no coverage for the dwelling under this policy. However, there will be some amount of coverage afforded for building items inside your unit. In the event of a loss, this coverage would help restore a unit with bare walls to habitable condition by paying for cabinets, fixtures, or custom features not covered under the association policy.

An additional coverage available in a standard condominium owners policy is loss assessment. This coverage helps to pay for an assessment you may be charged to help meet your responsibility for covered losses that occur to common areas.

Renters Policy

A renters policy contains most of the coverages of a standard homeowners policy. Because a tenant does not own their residence, Dwelling coverage is excluded from this policy. The company may provide renters coverage through an industry standard policy form called an HO-4 or they may have designed their own policy.

Your landlord's insurance will cover the building and any of the landlord's personal property that might be in the rental unit. Your landlord's policy does not provide any coverage for your personal property. While you are a tenant, you still have many of the same liability exposures as a homeowner. If your dog bites a guest, the liability coverage included in your renters policy would be able to assist you with the expenses that would arise from such an incident.

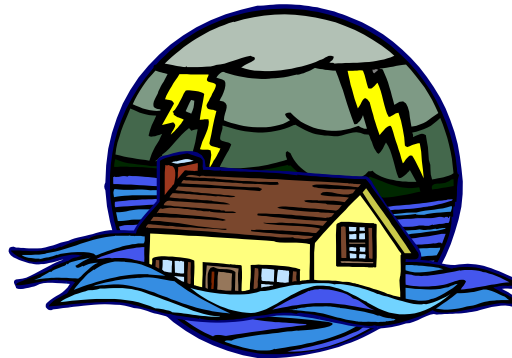
The property of a roommate or a domestic partner may not be included on your renters policy. Check with your insurance company to see if multiple tenants may be covered under one policy or if you will each need your own policy.

Optional Coverages

The following coverages are not part of a standard homeowners policy, but are some of the common optional coverages which are available for an additional charge.

Earthquake coverage provides for repair or replacement of your home following an earthquake. Some companies may require that your property meet certain criteria, such as having a secured hot water heater, in order to purchase this coverage. The amount of this coverage will match your dwelling coverage, but you will have a separate deductible for this coverage, which is usually 10% of coverage amount. Your policy will define what constitutes an earthquake and will include any limitations which may apply to this coverage.

A common definition of earthquake includes aftershocks for up to 72 hours after the initial event. Because the risk from damage caused by aftershocks still exists after an earthquake, most companies will not sell earthquake coverage, and may state that they have a moratorium on the coverage, until the end of this 72-hour period.



Flood insurance is available as a separate policy and provides coverage for direct physical losses caused by flood, flood-related erosion, abnormal tidal surges, and mudslides. The National Flood Insurance Program provides these policies through an arrangement with private companies. If your property is located in an area with a high likelihood of flooding, your lender may also require that you obtain this coverage.

There are several policy forms available and the policy you will be offered, and the price you will pay for it, will be largely determined by the location of your home. Your agent should be able to determine what flood zone applies to your property or you may be able to obtain this information from your city planning or engineering department. You may also be required to obtain an elevation certificate, a document from an engineer that shows the relative elevation of different areas of your home.

More information is available from your insurance agent by calling 1-888-FLOOD29 or on-line at <http://www.fema.org> or <http://www.floodsmart.com>. Additional information on flood insurance and

flood mitigation in Alaska is available by calling (907) 269-4567 or at <http://www.commerce.state.ak.us/cbd/nfip/nfip.htm>.

Home Daycare coverage provides liability coverage for daycare facilities in your home where you care for a limited number of children. In order to qualify for this coverage, you may have to provide a copy of your daycare license and show that your property is fenced or meets other safety requirements.

Home Business coverage may be offered as a part of your homeowners policy. Each insurance company will define the type of home business it is willing to cover on a homeowners policy. Some companies will offer additional liability coverage and coverage for business property for an office or shop on your property. Other companies may only provide additional personal property coverage for items used in your business or for a limited amount of inventory for your business.

***Problems filing or resolving a
claim?***

*Your Division of Insurance is here
to assist you*

Contact:
Consumer Services

(907) 269-7900
Toll Free in Alaska: (800) 467-8725
(800)INSURAK

Shopping For A Policy

A premium quotation, an estimate of the cost of insurance, can be obtained by visiting or calling a local agent or broker, calling a company's toll free telephone number, or by visiting a company's website. In addition to obtaining price and coverage information, you will also want to learn how you will be able to make changes to your policy or report a claim. How do you prefer to conduct business after purchasing your policy? Do you want to be able to sit down and discuss your policy with someone in your community? Are you very comfortable with insurance and willing to make your own changes online? Is it important to you that the company have a local adjuster or claims center?

Be prepared to provide the following information:

Property Information – A copy of the current appraisal is an invaluable tool to provide to your agent. If you do not have a current appraisal, the company will want to know the following information: the street address of the property, the year your home was built, the number of living units (single family home, duplex, fourplex), the type of construction material used (brick, frame, log), the type of foundation (concrete, pilings, pier and post), the number of square feet of living space, the number of rooms, the age of the roof and roofing material, and the age of the heating, plumbing, and electrical systems. You will be asked for the full name and other personal information on each occupant of your home. You may be asked for photos of each side of your home or an agent or inspector will visit your property to take photographs.

Community Fire Protection – You will need to provide the distance from the nearest fire department and the distance from the nearest fire hydrant. If your community is served by a subscription fire service, you will need to provide the name of that service.

Prior Insurance – If you currently have a homeowners insurance policy or have had a policy in the past, you will need to provide the name of the company and the dates you were insured. An uninsured property you have owned for several years will be more difficult to insure than a property you have just purchased.

Loss History – Although insurance companies may share loss information through a common database, you will be asked to disclose any property losses in the past. The loss history that the insurance company obtains on the property may also be taken into consideration when the company considers your application.

Stability – You may be asked for information such as your occupation and how long you have been with your current employer. While the insurance companies are looking for stability, this information may also open the door to discounts based on such characteristics as professional association and retirement status.

Credit Information – You may be asked to provide information regarding any bankruptcy, judgments, or credit problems. The insurance company may also ask your permission to obtain a credit report or will disclose

to you that an insurance score will be used to complete the premium quote. An insurance score is a unique score defined by individual insurance companies which may be based on personal characteristics, including information regarding your use of credit. **Alaska law allows insurers to consider credit information in the selection of applicants and setting of rates. Recent changes to Alaska Statute 21.36.460 set limits on the types of credit information that may be used, what consideration it may be given, and how often it may be considered.**

To obtain your credit history, you may be asked to supply your date of birth, social security number, and current or prior address. Details of your credit report are usually not provided to the company, but a credit score, insurance score, or rating is assigned to you based on information contained in your credit report.

Some of the restrictions governing the use of credit information are listed below.

- An application for insurance must contain notification that your credit information will be taken into consideration.
- Insurers may only use your credit information one time, either when you first apply for coverage or at one renewal.
- The absence of credit history or the inability to determine credit history may not be used to cancel, deny, underwrite, or rate an insurance policy.
- Some of the items appearing in your credit history which may not be taken into consideration are accounts identified as medical, the type of credit card used, and your age when credit was established. Inquiries for insurance coverage, inquiries by other parties not made at your request, and inquiries you make for your own information may also not be taken into consideration.
- If a policy is cancelled or denied based on disputed credit history, the insurer must inform consumers of their right to reconsideration. The insurance company must also provide you with information to help you identify the information which resulted in cancellation or denial.

The credit report vendor used by the insurance company may not be the same one recently used by your bank or loan company, so periodically reviewing the information on file with all three credit report vendors is a good idea. Under the Fair and Accurate Credit Transactions Act you may now obtain one free credit report per year. Call 1-877-322-8228 or visit <http://www.annualcreditreport.com> for more information. More information on insurance scoring and credit scoring can be found on the following websites:

<http://www.commerce.state.ak.us/insurance/consumerinfo.htm>
http://www.commerce.state.ak.us/insurance/pub/Insurance_Score_Models.pdf
http://www.commerce.state.ak.us/insurance/pub/Know_About_Credit.pdf
<http://www.ftc.gov/bcp/online/pubs/credit/scoring.htm>

Discounts – There are several common discounts available on homeowners policies. If you insure your automobile and home with the same company, you may be eligible for a multiple policy discount. Having fire extinguishers, smoke alarms, deadbolts, central alarm systems, or other types of safety equipment may result in a discount on your premium.

Helpful Terms

Actual Cash Value – The cost to replace an item, less depreciation.

All Perils – Coverage is provided for all losses except those that are excluded.

Attached Garage – A garage that shares at least one common wall with the residence and has no living space above it.

Built-In Garage – A garage that shares at least one common wall with the residence and has living space above it.

Deductible – The amount of a covered loss for which the policyholder is responsible.

Detached Garage – A garage that is in a separate building from the residence.

Dwelling – A residential building and everything attached to it.

Floater – An insurance policy that applies to personal property wherever it is moved, rather than at a specific location.

Insurance – A contract for transferring risk from individuals to an insurance company. In exchange for a premium, the insurance company agrees to pay for losses through the accumulation of premiums.

Peril – The potential cause of a loss.

Risk – The chance or uncertainty of loss.

Are You Unable To Obtain A Homeowners Policy?

Due to a variety of circumstances, you may have difficulty in obtaining a homeowners policy. If you have filed claims on a prior policy, if your claims history contains certain types of losses (water, theft), if your home is over a certain age, or if your home is located in a remote area there may be limited options available for coverage for your property.

If you are told that a homeowners policy is not available for your property, ask about other policy forms which might provide coverage for your property. There are several forms of homeowners policies which may be able to provide limited coverage for your home and your personal property.

A dwelling fire policy may be another option to explore. The dwelling fire policy is available in several forms with a variety of coverages. Most dwelling fire policies provide coverage on a named perils basis, only protecting you from loss from a list of perils included in the policy. For example, a basic dwelling fire policy, sometimes called a DP-1, may only provide coverage for losses from fire and lightning. However, using the DP-1 as a base policy, additional coverages may be added to provide protection against losses from perils such as windstorm, theft, and vandalism and malicious mischief. A form of the dwelling fire policy, sometimes called a DP-3, may have an extensive list of named perils or may provide coverage for all perils except those specifically excluded. Losses under a dwelling fire policy are usually paid on an actual cash value basis, but some companies may offer an endorsement which will pay losses on a replacement cost basis. Actual cash value is computed as the replacement cost of your property less a factor for depreciation. While this type of policy does not provide the same level of coverage as a homeowners policy, it does provide some basic protection for your investment.

You may also want to ask your agent about surplus lines insurers, companies who are not issued a certificate of authority by the Alaska Division of Insurance, but are allowed to sell policies for difficult to insure situations. If your agent is unable to assist you, a list of surplus lines insurers is available on the Division of Insurance's website at <http://www.commerce.state.ak.us/insurance>.

If you are unable to obtain or maintain insurance on your property, your lender may provide coverage. This type of coverage is sometimes referred to as "forced placed" coverage because the circumstances have forced the lender to place this coverage in order to protect their interest in the property. This type of policy provides protection for the lender, not the homeowner. A forced placed policy provides coverage limits equal to the balance of your loan and you may not have any protection under this policy for your personal property or liability exposure.

Claims

Your policy will be able to serve as a guide as to what losses may or may not be covered. However, claims are settled on a case by case basis. Although your agent may be able to review your coverage with you, only the claims adjuster or claims department of the insurance company will be able to determine if your situation will be covered. Because the frequency, severity, and type of claims filed is an important consideration when applying for a new policy or renewing your current policy, you may wish to use the following information to help you decide if you should file a claim.

Applying the "sudden and accidental" gauge to a loss may help you determine if a loss may be covered under your policy. If your policy provides all perils coverage, all causes of loss except those excluded, a loss that is unpredictable is likely to be covered by your policy. A loss that is related to a lack of maintenance, or could be predicted, is not likely to be covered by your policy. For example, a tree branch touching your roof may, over time, lead to destruction of shingles, roof damage, and eventually lead to leaks and additional damage to your home. This situation is maintenance related and not likely to be covered by your insurance policy. However, if wind causes a branch from a nearby tree to break and damage your roof, this situation is unpredictable and would probably be covered by your insurance policy.

Does the cost to repair the damage exceed your deductible? Get an estimate before filing claims for small damage. If the cost to repair does not exceed your deductible, there is no need to report the claim. If the cost to repair exceeds your deductible by a small amount, you may want to pay for the repairs without filing a claim.

The following guidelines should assist you as you work with your insurance company to resolve a claim:

- ◆ Telephone your insurance agent or claims office as soon as possible. Ask what forms or documents will be needed to support your claim. Although many claims are now filed electronically, you may need to supply supporting documents such as medical receipts and receipts for temporary repairs.
- ◆ Photograph the damage and preserve all damaged property.
- ◆ Promptly supply any information your insurance company needs. Cooperate in its investigation, settlement, or defense of any claim.
- ◆ Keep records of all your expenses.
- ◆ Keep copies of all your paperwork. Store copies of all your claims-related paperwork with your other important papers.

Participating Companies

The following companies provided premium information for use in this guide. A list of all companies providing homeowners insurance in Alaska is available in the division's annual report, which is available from our offices or through our website at

<http://www.commerce.state.ak.us/insurance/pub/page127.pdf>

The following information was provided by the participating companies and is current as of November 1, 2004. Companies may change their practices regarding the coverage they wish to provide or the information they use in underwriting or rating. Information regarding each company's current practices should be obtained directly from the company or its agent before you decide to purchase a policy.

Allstate Insurance Company,
Allstate Indemnity Company
1-800-255-7828
<http://www.allstate.com>

American Bankers
American Security
1-770- 763-1000
<http://www.assurantsolutions.com>

Balboa Insurance Company
1-805-955-5000
<http://www.balboainsurance.com>

Armed Forces Insurance Exchange
1-800-495-8234
<http://www.afi.org>

Country Mutual Insurance
Company
1-866-255-7965
<http://www.countryfinancial.com>

Electric Insurance Company
1-800-227-2757
<http://www.electricinsurance.com>

Foremost Insurance Company
Foremost Property & Casualty
Insurance Company
1-800-262-0170
<http://www.foremost.com>

Horace Mann Insurance Company
1-800-999-1030
<http://www.horacemann.com>

Liberty Mutual Insurance Company
1-800-837-5254
<http://www.libertymutual.com>

Safeco Insurance Company
1-425-376-7700
<http://www.safeco.com>

State Farm Insurance
<http://www.statefarm.com>

Umialik Insurance Company
1-907-338-5445
<http://www.umialik.com>

United Services Automobile
Association
USAA Casualty Insurance Company
1-800-365-8722
<http://www.usaa.com>

Homeowners Premium Examples

Premium examples are included for the communities of Anchorage, Barrow, Bethel, Fairbanks, Juneau, Kenai, Kodiak, Nome, and Wasilla. Because some companies have a rate that applies to other areas outside of these communities, a Rest of State category has also been included. These examples are not meant to replace a premium quotation from the companies that participated. However, you may be able to determine which companies may best be able to provide the coverage you seek. **The examples are based on rates that were effective November 1, 2004.**

The following assumptions were used in preparing the premium examples for homeowners coverage:

- ☐ Term: 1 year
- ☐ Year of construction: 1994
- ☐ Coverages:
 - 50% of Dwelling coverage for Personal Property
 - 10% of Dwelling coverage for Other Structures
 - 20% of Dwelling coverage for Loss of Use
 - \$100,000 Personal Liability
 - \$1,000 Guest Medical
- ☐ Deductible: \$500
- ☐ Earthquake coverage deductible: 10% of Dwelling coverage limit
- ☐ Protective devices are present(fire extinguishers, smoke detectors, deadbolts)
- ☐ No losses
- ☐ Acceptable credit or insurance score (if used)

Anchorage	\$75,000 value Single family frame construction solid foundation			\$150,000 value Single family frame construction solid foundation			\$200,000 value single family frame construction solid foundation			\$250,000 value single family frame construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	462	1067	1067	669	1672	1672	864	2242	2242	1046	2758	2758
with Earthquake Coverage	612	1217	1217	969	1972	1972	1264	2642	2642	1546	3258	3258
Allstate Indemnity Company	764	1953	1953	1156	3041	3041	1554	4070	4070	1916	4995	4995
with Earthquake Coverage	914	2103	2103	1456	3341	3341	1954	4470	4470	2416	5495	5495
American Bankers Insurance Co (1)	630	630	630	1340	1340	1340	1907	1907	1907	2325	2325	2325
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	466	552	552	931	1103	1103	1242	1469	1469	1552	1838	1838
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	333	616	667	602	1113	1202	775	1435	1552	954	1765	1908
with Earthquake Coverage	477	760	811	890	1401	1490	1160	1820	1937	1436	2247	2390
Balboa Insurance Company	424	806	890	569	1081	1195	705	1340	1481	837	1,590	1758
with Earthquake Coverage	537	919	1003	794	1306	1420	1005	1640	1781	1212	1965	2133
Country Mutual Insurance Company (2)	430	985	985	477	1129	1129	601	1441	1441	748	1826	1826
with Earthquake Coverage	543	1098	1098	702	1354	1354	901	1741	1741	1123	2201	2201
Electric Insurance Company	242	435	483	343	620	689	402	725	804	483	870	965
with Earthquake Coverage	318	511	559	495	772	841	605	928	1007	737	1124	1219
Horace Mann Insurance Company (3)	491	n/a	n/a	638	n/a	n/a	815	n/a	n/a	1023	n/a	n/a
with Earthquake Coverage	586	n/a	n/a	829	n/a	n/a	1069	n/a	n/a	1341	n/a	n/a
Liberty Mutual Insurance Company (4)	331	596	662	477	859	955	559	1005	1117	699	1259	1399
with Earthquake Coverage												
Safeco Insurance Company	408	n/a	n/a	553	n/a	n/a	674	n/a	n/a	813	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	459	459	459	719	719	719	919	919	919	1136	1136	1136
with Earthquake Coverage	572	572	572	944	944	944	1219	1219	1219	1511	1511	1511
Umialik Insurance Company	376	795	882	541	1145	1274	632	1340	1489	793	1678	1864
with Earthquake Coverage	560	979	1066	910	1514	1643	1124	1831	1981	1407	2292	2478
United Services Automobile Association	406	750	811	644	1192	1288	811	1500	1622	1026	1898	2052
with Earthquake Coverage	551	896	957	935	1483	1579	1199	1888	2010	1511	2383	2537
USAA Casualty Insurance Company	467	689	746	740	1096	1184	933	1380	1491	1180	1745	1886
with Earthquake Coverage	612	835	892	1031	1387	1475	1321	1768	1879	1665	2230	2371

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Anchorage	\$150,000 value Single family frame construction on pilings			\$150,000 value Single family log construction (not hand hewn)			\$150,000 value Single family log construction (hand hewn)			\$150,000 value Single family masonry construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	669	1672	1672	669	1672	1672	669	1672	1672	669	1672	1672
with Earthquake Coverage	969	1972	1972	969	1972	1972	969	1972	1972	969	1972	1972
Allstate Indemnity Company	1156	3041	3041	1156	3041	3041	1156	3041	3041	1156	3041	3041
with Earthquake Coverage	1456	3341	3341	1456	3341	3341	1456	3341	3341	1456	3341	3341
American Bankers Insurance Co (1)	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	602	1113	1202	602	1113	1202	602	1113	1202	602	1113	1202
with Earthquake Coverage	890	1401	1490	890	1401	1490	890	1401	1490	890	1401	1490
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	492	1129	1129	596	1427	1427	596	1427	1427	407	960	960
with Earthquake Coverage	717	1354	1354	821	1652	1652	821	1652	1652	1571	2124	2124
Electric Insurance Company	343	620	689	343	620	689	343	620	689	343	620	689
with Earthquake Coverage	495	772	841	495	772	841	495	772	841	495	772	841
Horace Mann Insurance Company (3)	638	n/a	n/a	638	n/a	n/a	638	n/a	n/a	638	n/a	n/a
with Earthquake Coverage	829	n/a	n/a	829	n/a	n/a	829	n/a	n/a	829	n/a	n/a
Liberty Mutual Insurance Company (4)	477	859	955	477	859	955	477	859	955	477	859	955
with Earthquake Coverage												
Safeco Insurance Company	n/a	n/a	n/a	762	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	719	719	719	899	899	899	899	899	899	633	633	633
with Earthquake Coverage	944	944	944	1124	1124	1124	1124	1124	1124	858	858	858
Umialik Insurance Company	541	1145	1274	541	1145	1274	541	1145	1274	541	1145	1274
with Earthquake Coverage	910	1514	1643	910	1514	1643	910	1514	1643	910	1514	1643
United Services Automobile Association	644	1192	1288	644	1192	1288	644	1192	1288	612	998	1063
with Earthquake Coverage	935	1483	1579	935	1483	1579	935	1483	1579	2535	2921	2986
USAA Casualty Insurance Company	740	1096	1184	740	1096	1184	740	1096	1184	704	918	977
with Earthquake Coverage	1031	1387	1475	1031	1387	1475	1031	1387	1475	2627	2841	2900

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Barrow	\$75,000 value Single family frame construction solid foundation			\$150,000 value Single family frame construction solid foundation			\$200,000 value single family frame construction solid foundation			\$250,000 value single family frame construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	660	1619	1619	973	2527	2527	1306	3383	3383	1610	4155	4155
with Earthquake Coverage	810	1769	1769	1273	2827	2827	1706	3783	3783	2110	4655	4655
Allstate Indemnity Company	1136	2949	2949	1775	4581	4581	2383	6122	6122	2930	7512	7512
with Earthquake Coverage	1286	3099	3099	2075	4881	4881	2783	6522	6522	3430	8012	8012
American Bankers Insurance Co (1)	630	630	630	1340	1340	1340	1907	1907	1907	2325	2325	2325
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	466	552	552	931	1103	1103	1242	1469	1469	1552	1838	1838
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	316	585	633	573	1057	1144	737	1364	1475	907	1677	1814
with Earthquake Coverage	389	658	706	719	1203	1290	931	1558	1669	1150	1920	2057
Balboa Insurance Company	427	811	897	573	1089	1203	710	1349	1491	843	1602	1770
with Earthquake Coverage	540	924	1010	798	1314	1428	1010	1649	1791	1218	1977	2145
Country Mutual Insurance Company (2)	435	901	901	484	1034	1034	609	1308	1308	757	1660	1660
with Earthquake Coverage	548	1014	1014	709	1259	1259	909	1608	1608	1132	2035	2035
Electric Insurance Company	242	435	483	343	620	689	402	725	804	483	870	965
with Earthquake Coverage	318	511	559	495	772	841	605	928	1007	737	1124	1219
Horace Mann Insurance Company (3)	539	n/a	n/a	700	n/a	n/a	894	n/a	n/a	1122	n/a	n/a
with Earthquake Coverage	634	n/a	n/a	891	n/a	n/a	1148	n/a	n/a	1440	n/a	n/a
Liberty Mutual Insurance Company (4)	331	596	662	477	859	955	559	1005	1117	699	1259	1399
with Earthquake Coverage												
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	1349	1349	1349	2114	2114	2114	2702	2702	2702	3341	3341	3341
with Earthquake Coverage	1462	1462	1462	2339	2339	2339	3002	3002	3002	3716	3716	3716
Umialik Insurance Company	376	795	882	541	1145	1274	632	1340	1489	793	1678	1864
with Earthquake Coverage	560	979	1066	910	1514	1643	1124	1831	1981	1407	2292	2478
United Services Automobile Association	406	750	811	644	1192	1288	811	1500	1622	1026	1898	2052
with Earthquake Coverage	406	896	957	935	1483	1579	1199	1888	2010	1511	2383	2537
USAA Casualty Insurance Company	373	689	746	592	1096	1184	746	1380	1491	943	1745	1886
with Earthquake Coverage	373	835	892	883	1387	1475	1134	1768	1879	1428	2230	2371

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Barrow	\$150,000 value Single family frame construction on pilings			\$150,000 value Single family log construction (not hand hewn)			\$150,000 value Single family log construction (hand hewn)			\$150,000 value Single family masonry construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	973	2527	2527	973	2527	2527	973	2527	2527	973	2527	2527
with Earthquake Coverage	1273	2827	2827	1273	2827	2827	1273	2827	2827	1273	2827	2827
Allstate Indemnity Company	1775	4581	4581	1775	4581	4581	1775	4581	4581	1775	4581	4581
with Earthquake Coverage	2075	4881	4881	2075	4881	4881	2075	4881	4881	2075	4881	4881
American Bankers Insurance Co (1)	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	573	1057	1144	573	1057	1144	573	1057	1144	573	1057	1144
with Earthquake Coverage	719	1203	1290	719	1203	1290	719	1203	1290	719	1203	1290
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	499	1034	1034	606	1296	1296	606	1296	1296	414	879	879
with Earthquake Coverage	724	1259	1259	831	1521	1521	831	1521	1521	1578	2043	2043
Electric Insurance Company	343	620	689	343	620	689	343	620	689	343	620	689
with Earthquake Coverage	495	772	841	495	772	841	495	772	841	495	772	841
Horace Mann Insurance Company (3)	700	n/a	n/a	700	n/a	n/a	700	n/a	n/a	700	n/a	n/a
with Earthquake Coverage	891	n/a	n/a	891	n/a	n/a	891	n/a	n/a	891	n/a	n/a
Liberty Mutual Insurance Company (4)	477	859	955	477	859	955	477	859	955	477	859	955
with Earthquake Coverage												
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	2114	2114	2114	2643	2643	2643	2643	2643	2643	1438	1438	1438
with Earthquake Coverage	2339	2339	2339	2868	2868	2868	2868	2868	2868	1663	1663	1663
Umialik Insurance Company	541	1145	1274	541	1145	1274	541	1145	1274	541	1145	1274
with Earthquake Coverage	910	1514	1643	910	1514	1643	910	1514	1643	910	1514	1643
United Services Automobile Association	644	1192	1288	644	1192	1288	644	1192	1288	612	998	1063
with Earthquake Coverage	935	1483	1579	935	1483	1579	935	1483	1579	2535	2921	2986
USAA Casualty Insurance Company	592	1096	1184	592	1096	1184	592	1096	1184	562	918	977
with Earthquake Coverage	883	1387	1475	883	1387	1475	883	1387	1475	2485	2841	2900

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Bethel	\$75,000 value Single family frame construction solid foundation			\$150,000 value Single family frame construction solid foundation			\$200,000 value single family frame construction solid foundation			\$250,000 value single family frame construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	660	1619	1619	973	2527	2527	1306	3383	3383	1610	4155	4155
with Earthquake Coverage	810	1769	1769	1273	2827	2827	1706	3783	3783	2110	4655	4655
Allstate Indemnity Company	1136	2949	2949	1775	4581	4581	2383	6122	6122	2930	7512	7512
with Earthquake Coverage	1286	3099	3099	2075	4881	4881	2783	6522	6522	3430	8012	8012
American Bankers Insurance Co (1)	630	630	630	1340	1340	1340	1907	1907	1907	2325	2325	2325
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	466	552	552	931	1103	1103	1242	1469	1469	1552	1838	1838
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	316	585	633	573	1057	1144	737	1364	1475	907	1677	1814
with Earthquake Coverage	389	658	706	719	1203	1290	931	1558	1669	1150	1920	2057
Balboa Insurance Company	428	813	899	574	1091	1205	711	1351	1493	845	1606	1775
with Earthquake Coverage	541	926	1012	799	1316	1430	1011	1651	1793	1220	1981	2150
Country Mutual Insurance Company (2)	473	981	981	526	1125	1125	662	1435	1435	823	1818	1818
with Earthquake Coverage	586	1094	1094	751	1350	1350	962	1735	1735	1198	2193	2193
Electric Insurance Company	242	435	483	343	620	689	402	725	804	483	870	965
with Earthquake Coverage	318	511	559	495	772	841	605	928	1007	737	1124	1219
Horace Mann Insurance Company (3)	539	n/a	n/a	700	n/a	n/a	894	n/a	n/a	1122	n/a	n/a
with Earthquake Coverage	634	n/a	n/a	891	n/a	n/a	1148	n/a	n/a	1440	n/a	n/a
Liberty Mutual Insurance Company (4)	331	596	662	477	859	955	559	1005	1117	699	1259	1399
with Earthquake Coverage												
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	542	542	542	849	849	849	1085	1085	1085	1342	1342	1342
with Earthquake Coverage	655	655	655	1074	1074	1074	1385	1385	1385	1717	1717	1717
Umialik Insurance Company	376	795	882	541	1145	1274	632	1340	1489	793	1678	1864
with Earthquake Coverage	560	979	1066	910	1514	1643	1124	1831	1981	1407	2292	2478
United Services Automobile Association	406	750	811	644	1192	1288	811	1500	1622	1026	1898	2052
with Earthquake Coverage	551	896	957	935	1483	1579	1199	1888	2010	1511	2383	2537
USAA Casualty Insurance Company	373	689	746	592	1096	1184	746	1380	1491	943	1745	1886
with Earthquake Coverage	518	835	892	883	1387	1475	1134	1768	1879	1428	2230	2371

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Bethel	\$150,000 value Single family frame construction on pilings			\$150,000 value Single family log construction (not hand hewn)			\$150,000 value Single family log construction (hand hewn)			\$150,000 value Single family masonry construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	973	2527	2527	973	2527	2527	973	2527	2527	973	2527	2527
with Earthquake Coverage	1273	2827	2827	1273	2827	2827	1273	2827	2827	1273	2827	2827
Allstate Indemnity Company	1775	4581	4581	1775	4581	4581	1775	4581	4581	1775	4581	4581
with Earthquake Coverage	2075	4881	4881	2075	4881	4881	2075	4881	4881	2075	4881	4881
American Bankers Insurance Co (1)	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	573	1057	1144	573	1057	1144	573	1057	1144	573	1057	1144
with Earthquake Coverage	719	1203	1290	719	1203	1290	719	1203	1290	719	1203	1290
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	542	1125	1125	659	1422	1422	659	1422	1422	450	957	957
with Earthquake Coverage	767	1350	1350	884	1647	1647	884	1647	1647	1614	2121	2121
Electric Insurance Company	343	620	689	343	620	689	343	620	689	343	620	689
with Earthquake Coverage	495	772	841	495	772	841	495	772	841	495	772	841
Horace Mann Insurance Company (3)	700	n/a	n/a	700	n/a	n/a	700	n/a	n/a	700	n/a	n/a
with Earthquake Coverage	891	n/a	n/a	891	n/a	n/a	891	n/a	n/a	891	n/a	n/a
Liberty Mutual Insurance Company (4)	477	859	955	477	859	955	477	859	955	477	859	955
with Earthquake Coverage												
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	849	849	849	1061	1061	1061	1061	1061	1061	747	747	747
with Earthquake Coverage	1074	1074	1074	1286	1286	1286	1286	1286	1286	972	972	972
Umialik Insurance Company	541	1145	1274	541	1145	1274	541	1145	1274	541	1145	1274
with Earthquake Coverage	910	1514	1643	910	1514	1643	910	1514	1643	910	1514	1643
United Services Automobile Association	644	1192	1288	644	1192	1288	644	1192	1288	612	998	1063
with Earthquake Coverage	935	1483	1579	935	1483	1579	935	1483	1579	2535	2921	2986
USAA Casualty Insurance Company	592	1096	1184	592	1096	1184	592	1096	1184	562	918	977
with Earthquake Coverage	883	1387	1475	883	1387	1475	883	1387	1475	2485	2841	2900

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Fairbanks	\$75,000 value Single family frame construction solid foundation			\$150,000 value Single family frame construction solid foundation			\$200,000 value single family frame construction solid foundation			\$250,000 value single family frame construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	579	1406	1406	848	2195	2195	1118	2943	2943	1380	3616	3616
with Earthquake Coverage	729	1556	1556	1148	2495	2495	1518	3343	3343	1880	4116	4116
Allstate Indemnity Company	975	2564	2564	1524	3985	3985	2046	5332	5332	2516	6541	6541
with Earthquake Coverage	1125	2714	2714	1824	4285	4285	2446	5732	5732	3016	7041	7041
American Bankers Insurance Co (1)	630	630	630	1340	1340	1340	1907	1907	1907	2325	2325	2325
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	466	552	552	931	1103	1103	1242	1469	1469	1552	1838	1838
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	333	616	667	602	1113	1202	775	1435	1552	954	1765	1908
with Earthquake Coverage	477	760	811	890	1401	1490	1160	1820	1937	1436	2247	2390
Balboa Insurance Company	433	823	909	582	1106	1222	721	1370	1514	856	1626	1798
with Earthquake Coverage	546	936	1022	807	1331	1447	1021	1670	1814	1231	2001	2173
Country Mutual Insurance Company (2)	394	901	901	438	1034	1034	551	1308	1308	685	1660	1660
with Earthquake Coverage	507	1014	1014	663	1259	1259	851	1608	1608	1060	2035	2035
Electric Insurance Company	242	435	483	343	620	689	402	725	804	483	870	965
with Earthquake Coverage	318	511	559	495	772	841	605	928	1007	737	1124	1219
Horace Mann Insurance Company (3)	428	n/a	n/a	557	n/a	n/a	711	n/a	n/a	893	n/a	n/a
with Earthquake Coverage	523	n/a	n/a	748	n/a	n/a	965	n/a	n/a	1211	n/a	n/a
Liberty Mutual Insurance Company (4)	331	596	662	477	859	955	559	1005	1117	699	1259	1399
with Earthquake Coverage												
Safeco Insurance Company	387	n/a	n/a	524	n/a	n/a	637	n/a	n/a	769	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	484	484	484	759	759	759	969	969	969	1199	1199	1199
with Earthquake Coverage	597	597	597	984	984	984	1269	1269	1269	1574	1574	1574
Umialik Insurance Company	376	795	882	541	1145	1274	632	1340	1489	793	1678	1864
with Earthquake Coverage	560	979	1066	910	1514	1643	1124	1831	1981	1407	2292	2478
United Services Automobile Association	398	736	796	632	1170	1264	796	1472	1592	1007	1863	2014
with Earthquake Coverage	543	882	941	923	1461	1555	1184	1860	1980	1492	2348	2499
USAA Casualty Insurance Company	458	673	729	727	1070	1156	916	1348	1456	1158	1704	1842
with Earthquake Coverage	603	819	874	1018	1361	1447	1304	1736	1844	1643	2189	2327

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Fairbanks	\$150,000 value Single family frame construction on pilings			\$150,000 value Single family log construction (not hand hewn)			\$150,000 value Single family log construction (hand hewn)			\$150,000 value Single family masonry construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	848	2195	2195	848	2195	2195	848	2195	2195	848	2195	2195
with Earthquake Coverage	1148	2495	2495	1148	2495	2495	1148	2495	2495	1148	2495	2495
Allstate Indemnity Company	1524	3985	3985	1524	3985	3985	1524	3985	3985	1524	3985	3985
with Earthquake Coverage	1824	4285	4285	1824	4285	4285	1824	4285	4285	1824	4285	4285
American Bankers Insurance Co (1)	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	602	1113	1202	602	1113	1202	602	1113	1202	602	1113	1202
with Earthquake Coverage	890	1401	1490	890	1401	1490	890	1401	1490	890	1401	1490
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	451	1034	1034	546	1296	1296	546	1296	1296	373	879	879
with Earthquake Coverage	676	1259	1259	771	1521	1521	771	1521	1521	1537	2043	2043
Electric Insurance Company	343	620	689	343	620	689	343	620	689	343	620	689
with Earthquake Coverage	495	772	841	495	772	841	495	772	841	495	772	841
Horace Mann Insurance Company (3)	557	n/a	n/a	557	n/a	n/a	557	n/a	n/a	557	n/a	n/a
with Earthquake Coverage	748	n/a	n/a	748	n/a	n/a	748	n/a	n/a	748	n/a	n/a
Liberty Mutual Insurance Company (4)	477	859	955	477	859	955	477	859	955	477	859	955
with Earthquake Coverage												
Safeco Insurance Company	n/a	n/a	n/a	720	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	759	759	759	949	949	949	949	949	949	668	668	668
with Earthquake Coverage	984	984	984	1174	1174	1174	1174	1174	1174	893	893	893
Umialik Insurance Company	541	1145	1274	541	1145	1274	541	1145	1274	541	1145	1274
with Earthquake Coverage	910	1514	1643	910	1514	1643	910	1514	1643	910	1514	1643
United Services Automobile Association	632	1170	1264	632	1170	1264	632	1170	1264	601	980	1043
with Earthquake Coverage	923	1461	1555	923	1461	1555	923	1461	1555	2524	2903	2966
USAA Casualty Insurance Company	727	1070	1156	727	1070	1156	727	1070	1156	691	897	954
with Earthquake Coverage	1018	1361	1447	1018	1361	1447	1018	1361	1447	2614	2820	2877
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = Over 5 road miles, but less than 10 road miles from fire station												
Area 3 = Over 10 road miles from fire station												
n/a = not available												
If there is no entry for an option, the company did not provide a price.												
(1) Guest Medical coverage at \$500 limit												
(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace												
(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace												
(4) Replacement cost and protective device discounts not available												
(5) 75% of Dwelling Coverage for Personal Property Coverage												

Juneau	\$75,000 value Single family frame construction solid foundation			\$150,000 value Single family frame construction solid foundation			\$200,000 value single family frame construction solid foundation			\$250,000 value single family frame construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	438	994	994	630	1558	1558	813	2091	2091	977	2571	2571
with Earthquake Coverage	588	1144	1144	930	1858	1858	1213	2491	2491	1477	3071	3071
Allstate Indemnity Company	720	1821	1821	1075	2837	2837	1450	3797	3797	1786	4662	4662
with Earthquake Coverage	870	1971	1971	1375	3137	3137	1850	4197	4197	2286	5162	5162
American Bankers Insurance Co (1)	630	630	630	1340	1340	1340	1907	1907	1907	2325	2325	2325
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	466	552	552	931	1103	1103	1242	1469	1469	1552	1838	1838
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	331	611	660	596	1103	1192	769	1423	1537	946	1749	1890
with Earthquake Coverage	475	755	804	884	1391	1480	1154	1808	1922	1428	2231	2372
Balboa Insurance Company	460	874	966	617	1172	1296	763	1450	1602	908	1725	1907
with Earthquake Coverage	573	987	1079	842	1397	1521	1063	1750	1902	1283	2100	2282
Country Mutual Insurance Company (2)	382	791	791	424	907	907	534	1143	1143	664	1440	1440
with Earthquake Coverage	495	904	904	649	1132	1132	834	1443	1443	1039	1815	1815
Electric Insurance Company	261	470	523	374	671	746	437	786	873	523	943	1047
with Earthquake Coverage	337	546	599	526	823	898	640	989	1076	777	1197	1301
Horace Mann Insurance Company (3)	382	n/a	n/a	497	n/a	n/a	635	n/a	n/a	797	n/a	n/a
with Earthquake Coverage	477	n/a	n/a	688	n/a	n/a	889	n/a	n/a	1115	n/a	n/a
Liberty Mutual Insurance Company (4)	358	643	715	516	928	1031	603	1086	1206	755	1359	1510
with Earthquake Coverage												
Safeco Insurance Company	238	n/a	n/a	323	n/a	n/a	394	n/a	n/a	476	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	536	536	536	839	839	839	1073	1073	1073	1326	1326	1326
with Earthquake Coverage	649	649	649	1064	1064	1064	1373	1373	1373	1701	1701	1701
Umialik Insurance Company	402	858	955	585	1236	1376	682	1445	1608	855	1811	2031
with Earthquake Coverage	588	1042	1139	954	1605	1745	1174	1937	2100	1469	2425	2627
United Services Automobile Association	326	603	652	518	958	1036	652	1206	1304	825	1526	1650
with Earthquake Coverage	472	749	797	809	1249	1327	1040	1594	1692	1310	2011	2135
USAA Casualty Insurance Company	367	678	734	583	1078	1165	734	1358	1467	928	1717	1856
with Earthquake Coverage	512	824	880	874	1369	1456	1122	1746	1855	1413	2202	2341

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Juneau	\$150,000 value Single family frame construction on pilings			\$150,000 value Single family log construction (not hand hewn)			\$150,000 value Single family log construction (hand hewn)			\$150,000 value Single family masonry construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	630	1558	1558	630	1558	1558	630	1558	1558	630	1558	1558
with Earthquake Coverage	930	1858	1858	930	1858	1858	930	1858	1858	930	1858	1858
Allstate Indemnity Company	1075	2837	2837	1075	2837	2837	1075	2837	2837	1075	2837	2837
with Earthquake Coverage	1375	3137	3137	1375	3137	3137	1375	3137	3137	1375	3137	3137
American Bankers Insurance Co (1)	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	596	1103	1192	596	1103	1192	596	1103	1192	596	1103	1192
with Earthquake Coverage	884	1391	1480	884	1391	1480	884	1391	1480	884	1391	1480
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	438	907	907	531	1133	1133	531	1133	1133	363	771	771
with Earthquake Coverage	663	1132	1132	756	1358	1358	756	1358	1358	1527	1935	1935
Electric Insurance Company	374	671	746	374	671	746	374	671	746	374	671	746
with Earthquake Coverage	526	823	898	526	823	898	526	823	898	526	823	898
Horace Mann Insurance Company (3)	497	n/a	n/a	497	n/a	n/a	497	n/a	n/a	497	n/a	n/a
with Earthquake Coverage	688	n/a	n/a	688	n/a	n/a	688	n/a	n/a	688	n/a	n/a
Liberty Mutual Insurance Company (4)	516	928	1031	516	928	1031	516	928	1031	516	928	1031
with Earthquake Coverage												
Safeco Insurance Company	n/a	n/a	n/a	444	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	839	839	839	1049	1049	1049	1049	1049	1049	739	739	739
with Earthquake Coverage	1064	1064	1064	1274	1274	1274	1274	1274	1274	964	964	964
Umialik Insurance Company	585	1236	1376	585	1236	1376	585	1236	1376	585	1236	1376
with Earthquake Coverage	954	1605	1745	954	1605	1745	954	1605	1745	954	1605	1745
United Services Automobile Association	518	958	1036	518	958	1036	518	958	1036	492	803	855
with Earthquake Coverage	809	1249	1327	809	1249	1327	809	1249	1327	2415	2726	2778
USAA Casualty Insurance Company	583	1078	1165	583	1078	1165	583	1078	1165	553	903	961
with Earthquake Coverage	874	1369	1456	874	1369	1456	874	1369	1456	2476	2826	2884

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Kenai	\$75,000 value Single family frame construction solid foundation			\$150,000 value Single family frame construction solid foundation			\$200,000 value single family frame construction solid foundation			\$250,000 value single family frame construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	565	1367	1367	828	2050	2050	1087	2861	2861	1340	3513	3513
with Earthquake Coverage	715	1517	1517	1128	2350	2350	1487	3261	3261	1840	4013	4013
Allstate Indemnity Company	951	2491	2491	1480	3875	3875	1988	5182	5182	2445	6359	6359
with Earthquake Coverage	1101	2641	2641	1780	4175	4175	2388	5582	5582	2945	6859	6859
American Bankers Insurance Co (1)	630	630	630	1340	1340	1340	1907	1907	1907	2325	2325	2325
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	466	552	552	931	1103	1103	1242	1469	1469	1552	1838	1838
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	333	616	667	602	1113	1202	775	1435	1552	954	1765	1908
with Earthquake Coverage	477	760	811	890	1401	1490	1160	1820	1937	1436	2247	2390
Balboa Insurance Company	430	817	903	578	1098	1214	715	1359	1502	849	1613	1783
with Earthquake Coverage	543	930	1016	803	1323	1439	1015	1659	1802	1224	1988	2158
Country Mutual Insurance Company (2)	427	979	979	475	1122	1122	598	1432	1432	743	1814	1814
with Earthquake Coverage	540	1092	1092	700	1347	1347	898	1732	1732	1118	2189	2189
Electric Insurance Company	242	435	483	343	620	689	402	725	804	483	870	965
with Earthquake Coverage	318	511	559	495	772	841	605	928	1007	737	1124	1219
Horace Mann Insurance Company (3)	475	n/a	n/a	617	n/a	n/a	789	n/a	n/a	991	n/a	n/a
with Earthquake Coverage	570	n/a	n/a	808	n/a	n/a	1043	n/a	n/a	1309	n/a	n/a
Liberty Mutual Insurance Company (4)	331	596	662	477	859	955	559	1005	1117	699	1259	1399
with Earthquake Coverage												
Safeco Insurance Company	415	n/a	n/a	564	n/a	n/a	686	n/a	n/a	827	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	542	542	542	849	849	849	1085	1085	1085	1342	1342	1342
with Earthquake Coverage	655	655	655	1074	1074	1074	1385	1385	1385	1717	1717	1717
Umialik Insurance Company	376	795	882	541	1145	1274	632	1340	1489	793	1678	1864
with Earthquake Coverage	560	979	1066	910	1514	1643	1124	1831	1981	1407	2292	2478
United Services Automobile Association	406	750	811	644	1192	1288	811	1500	1622	1026	1898	2052
with Earthquake Coverage	551	896	957	935	1483	1579	1199	1888	2010	1511	2383	2537
USAA Casualty Insurance Company	467	689	746	740	1096	1184	933	1380	1491	1180	1745	1886
with Earthquake Coverage	612	835	892	1031	1387	1475	1321	1768	1879	1665	2230	2371

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Kenai	\$150,000 value Single family frame construction on pilings			\$150,000 value Single family log construction (not hand hewn)			\$150,000 value Single family log construction (hand hewn)			\$150,000 value Single family masonry construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	828	2050	2050	828	2050	2050	828	2050	2050	828	2050	2050
with Earthquake Coverage	1128	2350	2350	1128	2350	2350	1128	2350	2350	1128	2350	2350
Allstate Indemnity Company	1480	3875	3875	1480	3875	3875	1480	3875	3875	1480	3875	3875
with Earthquake Coverage	1780	4175	4175	1780	4175	4175	1780	4175	4175	1780	4175	4175
American Bankers Insurance Co (1)	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	602	1113	1202	602	1113	1202	602	1113	1202	602	1113	1202
with Earthquake Coverage	890	1401	1490	890	1401	1490	890	1401	1490	890	1401	1490
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	490	1122	1122	592	1418	1418	592	1418	1418	404	955	955
with Earthquake Coverage	715	1347	1347	817	1643	1643	817	1643	1643	1568	2119	2119
Electric Insurance Company	343	620	689	343	620	689	343	620	689	343	620	689
with Earthquake Coverage	495	772	841	495	772	841	495	772	841	495	772	841
Horace Mann Insurance Company (3)	617	n/a	n/a	617	n/a	n/a	617	n/a	n/a	617	n/a	n/a
with Earthquake Coverage	808	n/a	n/a	808	n/a	n/a	808	n/a	n/a	808	n/a	n/a
Liberty Mutual Insurance Company (4)	477	859	955	477	859	955	477	859	955	477	859	955
with Earthquake Coverage												
Safeco Insurance Company	n/a	n/a	n/a	773	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	849	849	849	1061	1061	1061	1061	1061	1061	747	747	747
with Earthquake Coverage	1074	1074	1074	1286	1286	1286	1286	1286	1286	972	972	972
Umialik Insurance Company	541	1145	1274	541	1145	1274	541	1145	1274	541	1145	1274
with Earthquake Coverage	910	1514	1643	910	1514	1643	910	1514	1643	910	1514	1643
United Services Automobile Association	644	1192	1288	644	1192	1288	644	1192	1288	612	998	1063
with Earthquake Coverage	935	1483	1579	935	1483	1579	935	1483	1579	2535	2921	2986
USAA Casualty Insurance Company	740	1096	1184	740	1096	1184	740	1096	1184	704	918	977
with Earthquake Coverage	1031	1387	1475	1031	1387	1475	1031	1387	1475	2627	2841	2900
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet												
Area 2 = Over 5 road miles, but less than 10 road miles from fire station												
Area 3 = Over 10 road miles from fire station												
n/a = not available												
If there is no entry for an option, the company did not provide a price.												
(1) Guest Medical coverage at \$500 limit												
(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace												
(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace												
(4) Replacement cost and protective device discounts not available												
(5) 75% of Dwelling Coverage for Personal Property Coverage												

Kodiak	\$75,000 value Single family frame construction solid foundation			\$150,000 value Single family frame construction solid foundation			\$200,000 value single family frame construction solid foundation			\$250,000 value single family frame construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	565	1367	1367	828	2050	2050	1087	2861	2861	1340	3513	3513
with Earthquake Coverage	715	1517	1517	1128	2350	2350	1487	3261	3261	1840	4013	4013
Allstate Indemnity Company	951	2491	2491	1480	3875	3875	1988	5182	5182	2445	6359	6359
with Earthquake Coverage	1101	2641	2641	1780	4175	4175	2388	5582	5582	2945	6859	6859
American Bankers Insurance Co (1)	630	630	630	1340	1340	1340	1907	1907	1907	2325	2325	2325
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	466	552	552	931	1103	1103	1242	1469	1469	1552	1838	1838
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	333	616	667	602	1113	1202	775	1435	1552	954	1765	1908
with Earthquake Coverage	477	760	811	890	1401	1490	1160	1820	1937	1436	2247	2390
Balboa Insurance Company	430	817	903	578	1098	1214	715	1359	1502	849	1613	1783
with Earthquake Coverage	543	930	1016	803	1323	1439	1015	1659	1802	1224	1988	2158
Country Mutual Insurance Company (2)	472	979	979	525	1122	1122	661	1432	1432	822	1814	1814
with Earthquake Coverage	585	1092	1092	750	1347	1347	961	1732	1732	1197	2189	2189
Electric Insurance Company	242	435	483	343	620	689	402	725	804	483	870	965
with Earthquake Coverage	318	511	559	495	772	841	605	928	1007	737	1124	1219
Horace Mann Insurance Company (3)	516	n/a	n/a	671	n/a	n/a	857	n/a	n/a	1077	n/a	n/a
with Earthquake Coverage	611	n/a	n/a	862	n/a	n/a	1111	n/a	n/a	1395	n/a	n/a
Liberty Mutual Insurance Company (4)	331	596	662	477	859	955	559	1005	1117	699	1259	1399
with Earthquake Coverage												
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	542	542	542	849	849	849	1085	1085	1085	1342	1342	1342
with Earthquake Coverage	655	655	655	1074	1074	1074	1385	1385	1385	1717	1717	1717
Umialik Insurance Company	376	795	882	541	1145	1274	632	1340	1489	793	1678	1864
with Earthquake Coverage	560	979	1066	910	1514	1643	1124	1831	1981	1407	2292	2478
United Services Automobile Association	406	750	811	644	1192	1288	811	1500	1622	1026	1898	2052
with Earthquake Coverage	551	896	957	935	1483	1579	1199	1888	2010	1511	2383	2537
USAA Casualty Insurance Company	373	689	746	592	1096	1184	746	1380	1491	943	1745	1886
with Earthquake Coverage	518	835	892	883	1387	1475	1134	1768	1879	1428	2230	2371

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Kodiak	\$150,000 value Single family frame construction on pilings			\$150,000 value Single family log construction (not hand hewn)			\$150,000 value Single family log construction (hand hewn)			\$150,000 value Single family masonry construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	828	2050	2050	828	2050	2050	828	2050	2050	828	2050	2050
with Earthquake Coverage	1128	2350	2350	1128	2350	2350	1128	2350	2350	1128	2350	2350
Allstate Indemnity Company	1480	3875	3875	1480	3875	3875	1480	3875	3875	1480	3875	3875
with Earthquake Coverage	1780	4175	4175	1780	4175	4175	1780	4175	4175	1780	4175	4175
American Bankers Insurance Co (1)	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	602	1113	1202	602	1113	1202	602	1113	1202	602	1113	1202
with Earthquake Coverage	890	1401	1490	890	1401	1490	890	1401	1490	890	1401	1490
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	541	1122	1122	657	1418	1418	657	1418	1418	449	955	955
with Earthquake Coverage	766	1347	1347	882	1643	1643	882	1643	1643	1613	2119	2119
Electric Insurance Company	343	620	689	343	620	689	343	620	689	343	620	689
with Earthquake Coverage	495	772	841	495	772	841	495	772	841	495	772	841
Horace Mann Insurance Company (3)	671	n/a	n/a	671	n/a	n/a	671	n/a	n/a	671	n/a	n/a
with Earthquake Coverage	862	n/a	n/a	862	n/a	n/a	862	n/a	n/a	862	n/a	n/a
Liberty Mutual Insurance Company (4)	477	859	955	477	859	955	477	859	955	477	859	955
with Earthquake Coverage												
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	849	849	849	1061	1061	1061	1061	1061	1061	747	747	747
with Earthquake Coverage	1074	1074	1074	1286	1286	1286	1286	1286	1286	972	972	972
Umialik Insurance Company	541	1145	1274	541	1145	1274	541	1145	1274	541	1145	1274
with Earthquake Coverage	910	1514	1643	910	1514	1643	910	1514	1643	910	1514	1643
United Services Automobile Association	644	1192	1288	644	1192	1288	644	1192	1288	612	998	1063
with Earthquake Coverage	935	1483	1579	935	1483	1579	935	1483	1579	2535	2921	2986
USAA Casualty Insurance Company	592	1096	1184	592	1096	1184	592	1096	1184	562	918	977
with Earthquake Coverage	883	1387	1475	883	1387	1475	883	1387	1475	2485	2841	2900

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Nome	\$75,000 value Single family frame construction solid foundation			\$150,000 value Single family frame construction solid foundation			\$200,000 value single family frame construction solid foundation			\$250,000 value single family frame construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	660	1619	1619	973	2527	2527	1306	3383	3383	1610	4155	4155
with Earthquake Coverage	810	1769	1769	1273	2827	2827	1706	3783	3783	2110	4655	4655
Allstate Indemnity Company	1136	2949	2949	1775	4581	4581	2383	6122	6122	2930	7512	7512
with Earthquake Coverage	1286	3099	3099	2075	4881	4881	2783	6522	6522	3430	8012	8012
American Bankers Insurance Co (1)	630	630	630	1340	1340	1340	1907	1907	1907	2325	2325	2325
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	466	552	552	931	1103	1103	1242	1469	1469	1552	1838	1838
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	316	585	633	573	1057	1144	737	1364	1475	907	1677	1814
with Earthquake Coverage	460	729	777	861	1345	1432	1122	1749	1860	1389	2159	2296
Balboa Insurance Company	427	811	897	573	1089	1203	710	1349	1491	843	1602	1770
with Earthquake Coverage	540	924	1010	798	1314	1428	1010	1649	1791	1218	1977	2145
Country Mutual Insurance Company (2)	435	901	901	484	1034	1034	609	1308	1308	757	1660	1660
with Earthquake Coverage	548	1014	1014	709	1259	1259	909	1608	1608	1132	2035	2035
Electric Insurance Company	242	435	483	343	620	689	402	725	804	483	870	965
with Earthquake Coverage	318	511	559	495	772	841	605	928	1007	737	1124	1219
Horace Mann Insurance Company (3)	539	n/a	n/a	700	n/a	n/a	894	n/a	n/a	1122	n/a	n/a
with Earthquake Coverage	634	n/a	n/a	891	n/a	n/a	1148	n/a	n/a	1440	n/a	n/a
Liberty Mutual Insurance Company (4)	331	596	662	477	859	955	559	1005	1117	699	1259	1399
with Earthquake Coverage												
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	542	542	542	849	849	849	1085	1085	1085	1342	1342	1342
with Earthquake Coverage	655	655	655	1074	1074	1074	1385	1385	1385	1717	1717	1717
Umialik Insurance Company	376	795	882	541	1145	1274	632	1340	1489	793	1678	1864
with Earthquake Coverage	560	979	1066	910	1514	1643	1124	1831	1981	1407	2292	2478
United Services Automobile Association	406	750	811	644	1192	1288	811	1500	1622	1026	1898	2052
with Earthquake Coverage	551	896	957	935	1483	1579	1199	1888	2010	1511	2383	2537
USAA Casualty Insurance Company	373	689	746	592	1096	1184	746	1380	1491	943	1745	1886
with Earthquake Coverage	518	835	892	883	1387	1475	1134	1768	1879	1428	2230	2371

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Nome	\$150,000 value Single family frame construction on pilings			\$150,000 value Single family log construction (not hand hewn)			\$150,000 value Single family log construction (hand hewn)			\$150,000 value Single family masonry construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	973	2527	2527	973	2527	2527	973	2527	2527	973	2527	2527
with Earthquake Coverage	1273	2827	2827	1273	2827	2827	1273	2827	2827	1273	2827	2827
Allstate Indemnity Company	1775	4581	4581	1775	4581	4581	1775	4581	4581	1775	4581	4581
with Earthquake Coverage	2075	4881	4881	2075	4881	4881	2075	4881	4881	2075	4881	4881
American Bankers Insurance Co (1)	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	573	1057	1144	573	1057	1144	573	1057	1144	573	1057	1144
with Earthquake Coverage	861	1345	1432	861	1345	1432	861	1345	1432	861	1345	1432
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	499	1034	1034	606	1296	1296	606	1296	1296	414	879	879
with Earthquake Coverage	724	1259	1259	831	1521	1521	831	1521	1521	1578	2043	2043
Electric Insurance Company	343	620	689	343	620	689	343	620	689	343	620	689
with Earthquake Coverage	495	772	841	495	772	841	495	772	841	495	772	841
Horace Mann Insurance Company (3)	700	n/a	n/a	700	n/a	n/a	700	n/a	n/a	700	n/a	n/a
with Earthquake Coverage	891	n/a	n/a	891	n/a	n/a	891	n/a	n/a	891	n/a	n/a
Liberty Mutual Insurance Company (4)	477	859	955	477	859	955	477	859	955	477	859	955
with Earthquake Coverage												
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	849	849	849	1063	1063	1063	1063	1063	1063	748	748	748
with Earthquake Coverage	1074	1074	1074	1288	1288	1288	1288	1288	1288	973	973	973
Umialik Insurance Company	541	1145	1274	541	1145	1274	541	1145	1274	541	1145	1274
with Earthquake Coverage	910	1514	1643	910	1514	1643	910	1514	1643	910	1514	1643
United Services Automobile Association	644	1192	1288	644	1192	1288	644	1192	1288	612	998	1063
with Earthquake Coverage	935	1483	1579	935	1483	1579	935	1483	1579	2535	2921	2986
USAA Casualty Insurance Company	592	1096	1184	592	1096	1184	592	1096	1184	562	918	977
with Earthquake Coverage	883	1387	1475	883	1387	1475	883	1387	1475	2485	2841	2900

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Wasilla	\$75,000 value Single family frame construction solid foundation			\$150,000 value Single family frame construction solid foundation			\$200,000 value single family frame construction solid foundation			\$250,000 value single family frame construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	611	1619	1619	899	2527	2527	1195	3383	3383	1473	4155	4155
with Earthquake Coverage	761	1769	1769	1199	2827	2827	1595	3783	3783	1973	4655	4655
Allstate Indemnity Company	1034	2949	2949	1627	4581	4581	2185	6122	6122	2685	7512	7512
with Earthquake Coverage	1184	3099	3099	1927	4881	4881	2585	6522	6522	3185	8012	8012
American Bankers Insurance Co (1)	630	630	630	1340	1340	1340	1907	1907	1907	2325	2325	2325
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	466	552	552	931	1103	1103	1242	1469	1469	1552	1838	1838
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	333	616	667	602	1113	1202	775	1435	1552	954	1765	1908
with Earthquake Coverage	477	760	811	890	1401	1490	1160	1820	1937	1436	2247	2390
Balboa Insurance Company	428	813	899	574	1091	1205	711	1351	1493	845	1606	1775
with Earthquake Coverage	541	926	1012	799	1316	1430	1011	1651	1793	1220	1981	2150
Country Mutual Insurance Company (2)	475	985	985	528	1129	1129	665	1441	1441	827	1826	1826
with Earthquake Coverage	588	1098	1098	753	1354	1354	965	1741	1741	1202	2201	2201
Electric Insurance Company	242	435	483	343	620	689	402	725	804	483	870	965
with Earthquake Coverage	318	511	559	495	772	841	605	928	1007	737	1124	1219
Horace Mann Insurance Company (3)	495	n/a	n/a	643	n/a	n/a	821	n/a	n/a	1031	n/a	n/a
with Earthquake Coverage	590	n/a	n/a	834	n/a	n/a	1075	n/a	n/a	1349	n/a	n/a
Liberty Mutual Insurance Company (4)	331	596	662	477	859	955	559	1005	1117	699	1259	1399
with Earthquake Coverage												
Safeco Insurance Company	408	n/a	n/a	553	n/a	n/a	674	n/a	n/a	813	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	647	647	647	850	850	850	1086	1086	1086	1343	1343	1343
with Earthquake Coverage	760	760	760	1075	1075	1075	1386	1386	1386	1718	1718	1718
Umialik Insurance Company	376	795	882	541	1145	1274	632	1340	1489	793	1678	1864
with Earthquake Coverage	560	979	1066	910	1514	1643	1124	1831	1981	1407	2292	2478
United Services Automobile Association	406	750	811	644	1192	1288	811	1500	1622	1026	1898	2052
with Earthquake Coverage	551	896	957	935	1483	1579	1199	1888	2010	1511	2383	2537
USAA Casualty Insurance Company	373	689	746	592	1096	1184	746	1380	1491	943	1745	1886
with Earthquake Coverage	518	835	892	883	1387	1475	1134	1768	1879	1428	2230	2371

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Wasilla	\$150,000 value Single family frame construction on pilings			\$150,000 value Single family log construction (not hand hewn)			\$150,000 value Single family log construction (hand hewn)			\$150,000 value Single family masonry construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	899	2527	2527	899	2527	2527	899	2527	2527	899	2527	2527
with Earthquake Coverage	1199	2827	2827	1199	2827	2827	1199	2827	2827	1199	2827	2827
Allstate Indemnity Company	1627	4581	4581	1627	4581	4581	1627	4581	4581	1627	4581	4581
with Earthquake Coverage	1927	4881	4881	1927	4881	4881	1927	4881	4881	1927	4881	4881
American Bankers Insurance Co (1)	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	602	1113	1202	602	1113	1202	602	1113	1202	602	1113	1202
with Earthquake Coverage	890	1401	1490	890	1401	1490	890	1401	1490	890	1401	1490
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	544	1129	1129	661	1427	1427	661	1427	1427	452	960	960
with Earthquake Coverage	769	1354	1354	886	1652	1652	886	1652	1652	1616	2124	2124
Electric Insurance Company	343	620	689	343	620	689	343	620	689	343	620	689
with Earthquake Coverage	495	772	841	495	772	841	495	772	841	495	772	841
Horace Mann Insurance Company (3)	643	n/a	n/a	643	n/a	n/a	643	n/a	n/a	643	n/a	n/a
with Earthquake Coverage	834	n/a	n/a	834	n/a	n/a	834	n/a	n/a	834	n/a	n/a
Liberty Mutual Insurance Company (4)	477	859	955	477	859	955	477	859	955	477	859	955
with Earthquake Coverage												
Safeco Insurance Company	n/a	n/a	n/a	762	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	850	850	850	1269	1269	1269	1269	1269	1269	791	791	791
with Earthquake Coverage	1075	1075	1075	1494	1494	1494	1494	1494	1494	1016	1016	1016
Umialik Insurance Company	541	1145	1274	541	1145	1274	541	1145	1274	541	1145	1274
with Earthquake Coverage	910	1514	1643	910	1514	1643	910	1514	1643	910	1514	1643
United Services Automobile Association	644	1192	1288	644	1192	1288	644	1192	1288	612	998	1063
with Earthquake Coverage	935	1483	1579	935	1483	1579	935	1483	1579	2535	2921	2986
USAA Casualty Insurance Company	592	1096	1184	592	1096	1184	592	1096	1184	562	918	977
with Earthquake Coverage	883	1387	1475	883	1387	1475	883	1387	1475	2485	2841	2900

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Rest of State	\$75,000 value Single family frame construction solid foundation			\$150,000 value Single family frame construction solid foundation			\$200,000 value single family frame construction solid foundation			\$250,000 value single family frame construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	396	884	884	565	1366	1366	726	1835	1835	871	2257	2257
with Earthquake Coverage	546	1034	1034	865	1666	1666	1126	2235	2235	1371	2757	2757
Allstate Indemnity Company	645	1596	1596	951	2490	2490	1271	3335	3335	1568	4096	4096
with Earthquake Coverage	795	1746	1746	1251	2790	2790	1671	3735	3735	2068	4596	4596
American Bankers Insurance Co (1)	630	630	630	1340	1340	1340	1907	1907	1907	2325	2325	2325
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	466	552	552	931	1103	1103	1242	1469	1469	1552	1838	1838
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	316	585	633	573	1057	1144	737	1364	1475	907	1677	1814
with Earthquake Coverage	389	658	706	719	1203	1290	931	1558	1669	1150	1920	2057
Balboa Insurance Company	460	874	966	617	1172	1296	763	1450	1602	908	1725	1907
with Earthquake Coverage	573	987	1079	842	1397	1521	1063	1750	1902	1283	2100	2282
Country Mutual Insurance Company (2)	473	981	981	526	1125	1125	662	1435	1435	823	1818	1818
with Earthquake Coverage	586	1094	1094	751	1350	1350	962	1735	1735	1198	2193	2193
Electric Insurance Company	242	435	483	343	620	689	402	725	804	483	870	965
with Earthquake Coverage	318	511	559	495	772	841	605	928	1007	737	1124	1219
Horace Mann Insurance Company (3)	521	n/a	n/a	677	n/a	n/a	865	n/a	n/a	1086	n/a	n/a
with Earthquake Coverage	616	n/a	n/a	868	n/a	n/a	1119	n/a	n/a	1404	n/a	n/a
Liberty Mutual Insurance Company (4)	331	596	662	477	859	955	559	1005	1117	699	1259	1399
with Earthquake Coverage												
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	647	647	647	850	850	850	1086	1086	1086	1343	1343	1343
with Earthquake Coverage	760	760	760	1075	1075	1075	1386	1386	1386	1718	1718	1718
Umialik Insurance Company	376	795	882	541	1145	1274	632	1340	1489	793	1678	1864
with Earthquake Coverage	560	979	1066	910	1514	1643	1124	1831	1981	1407	2292	2478
United Services Automobile Association	406	750	811	644	1192	1288	811	1500	1622	1026	1898	2052
with Earthquake Coverage	551	896	957	935	1483	1579	1199	1888	2010	1511	2383	2537
USAA Casualty Insurance Company	373	689	746	592	1096	1184	746	1380	1491	943	1745	1886
with Earthquake Coverage	518	835	892	883	1387	1475	1134	1768	1879	1428	2230	2371

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Rest of State	\$150,000 value Single family frame construction on pilings			\$150,000 value Single family log construction (not hand hewn)			\$150,000 value Single family log construction (hand hewn)			\$150,000 value Single family masonry construction solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	565	1366	1366	565	1366	1366	565	1366	1366	565	1366	1366
with Earthquake Coverage	865	1666	1666	865	1666	1666	865	1666	1666	865	1666	1666
Allstate Indemnity Company	951	2490	2490	951	2490	2490	951	2490	2490	951	2490	2490
with Earthquake Coverage	1251	2790	2790	1251	2790	2790	1251	2790	2790	1251	2790	2790
American Bankers Insurance Co (1)	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340	1340
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Security Insurance Co (1)	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Armed Forces Insurance Exchange	573	1057	1144	573	1057	1144	573	1057	1144	573	1057	1144
with Earthquake Coverage	719	1203	1290	719	1203	1290	719	1203	1290	719	1203	1290
Balboa Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Country Mutual Insurance Company (2)	542	1125	1125	659	1422	1422	659	1422	1422	450	957	957
with Earthquake Coverage	767	1350	1350	884	1647	1647	884	1647	1647	1614	2121	2121
Electric Insurance Company	343	620	689	343	620	689	343	620	689	343	620	689
with Earthquake Coverage	495	772	841	495	772	841	495	772	841	495	772	841
Horace Mann Insurance Company (3)	521	n/a	n/a	677	n/a	n/a	865	n/a	n/a	1086	n/a	n/a
with Earthquake Coverage	616	n/a	n/a	868	n/a	n/a	1119	n/a	n/a	1404	n/a	n/a
Liberty Mutual Insurance Company (4)	477	859	955	477	859	955	477	859	955	477	859	955
with Earthquake Coverage												
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company (5)	850	850	850	1269	1269	1269	1269	1269	1269	791	791	791
with Earthquake Coverage	1075	1075	1075	1494	1494	1494	1494	1494	1494	1016	1016	1016
Umialik Insurance Company	541	1145	1274	541	1145	1274	541	1145	1274	541	1145	1274
with Earthquake Coverage	910	1514	1643	910	1514	1643	910	1514	1643	910	1514	1643
United Services Automobile Association	644	1192	1288	644	1192	1288	644	1192	1288	612	998	1063
with Earthquake Coverage	935	1483	1579	935	1483	1579	935	1483	1579	2535	2921	2986
USAA Casualty Insurance Company	592	1096	1184	592	1096	1184	592	1096	1184	562	918	977
with Earthquake Coverage	883	1387	1475	883	1387	1475	883	1387	1475	2485	2841	2900

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Guest Medical coverage at \$500 limit

(2) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(3) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(4) Replacement cost and protective device discounts not available

(5) 75% of Dwelling Coverage for Personal Property Coverage

Condominium Owners Premium Examples

Premium examples are included for the communities of Anchorage, Barrow, Bethel, Fairbanks, Juneau, Kenai, Kodiak, Nome, and Wasilla. Because some companies have a rate that applies to other areas outside of these communities, a Rest of State category has also been included. These examples are not meant to replace a premium quotation from the companies that participated. However, you may be able to determine which companies may best be able to provide the coverage you seek. **The examples are based on rates that were effective November 1, 2004.**

The following assumptions were used in preparing the premium examples for condominium owners coverage:

- ☐ Term: 1 year
- ☐ Year of construction: 1994
- ☐ Coverages:
 - \$100,000 Personal Liability
 - \$1,000 Guest Medical
- ☐ Deductible: \$500
- ☐ Earthquake coverage deductible: 10% of Dwelling coverage limit
- ☐ Protective devices are present(fire extinguishers, smoke detectors, deadbolts)
- ☐ No losses
- ☐ Acceptable credit or insurance score (if used)

Anchorage	Owner Occupied Condominium \$40,000 contents solid foundation unit value \$100,000 2 bedroom			Owner Occupied Condominium \$40,000 contents on pilings unit value \$100,000 2 bedroom			Owner Occupied Condominium \$75,000 contents solid foundation unit value \$150,000 3 bedroom		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	110	220	231	110	220	231	206	358	377
with Earthquake Coverage	206	316	327	206	316	327	353	538	557
Armed Forces Insurance Exchange	228	330	409	228	330	409	365	529	657
with Earthquake Coverage	407	509	588	407	509	588	653	817	945
Country Mutual Insurance Company (1)	213	521	543	213	521	543	354	835	870
with Earthquake Coverage	366	674	696	366	674	696	599	1080	1115
Electric Insurance Company	232	372	465	232	372	465	364	581	726
with Earthquake Coverage	259	399	492	259	399	492	415	632	777
Horace Mann Insurance Company (2)	80	n/a	n/a	80	n/a	n/a	116	n/a	n/a
with Earthquake Coverage	110	n/a	n/a	110	n/a	n/a	173	n/a	n/a
Liberty Mutual Insurance Company (3)	75	120	149	75	120	149	123	197	247
with Earthquake Coverage									
Safeco Insurance Company	56	n/a	n/a	n/a	n/a	n/a	81	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	140	140	140	140	140	140	206	206	206
with Earthquake Coverage	184	184	184	184	184	184	288	288	288
Umialik Insurance Company	251	251	287	251	251	287	251	384	474
with Earthquake Coverage	251	306	361	251	306	361	368	515	605
United Services Automobile Association	106	191	212	106	191	212	171	308	341
with Earthquake Coverage	158	243	264	158	243	264	223	359	393
USAA Casualty Insurance Company	132	189	211	132	189	211	213	305	339
with Earthquake Coverage	184	241	405	326	383	405	504	596	630
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) 40% of Personal Property limit for loss of use									
(3) Protective device discounts not available									

Barrow	Owner Occupied Condominium \$40,000 contents solid foundation unit value \$100,000 2 bedroom			Owner Occupied Condominium \$40,000 contents on pilings unit value \$100,000 2 bedroom			Owner Occupied Condominium \$75,000 contents solid foundation unit value \$150,000 3 bedroom		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	126	220	231	126	220	231	197	358	377
with Earthquake Coverage	222	316	327	222	316	327	377	538	557
Armed Forces Insurance Exchange	228	330	409	228	330	409	365	529	657
with Earthquake Coverage	407	509	588	407	509	588	653	817	945
Country Mutual Insurance Company (1)	303	617	642	303	617	642	303	617	642
with Earthquake Coverage	456	770	795	456	770	795	456	770	795
Electric Insurance Company	232	372	465	232	372	465	364	581	726
with Earthquake Coverage	246	386	479	246	386	479	389	606	751
Horace Mann Insurance Company (2)	92	n/a	n/a	92	n/a	n/a	133	n/a	n/a
with Earthquake Coverage	122	n/a	n/a	122	n/a	n/a	190	n/a	n/a
Liberty Mutual Insurance Company (3)	75	120	149	75	120	149	123	197	247
with Earthquake Coverage									
Safeco Insurance Company	56	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	162	162	162	162	162	162	238	238	238
with Earthquake Coverage	206	206	206	206	206	206	320	320	320
Umialik Insurance Company	251	251	287	251	251	287	251	384	474
with Earthquake Coverage	251	306	361	251	306	361	368	515	605
United Services Automobile Association	106	191	212	106	191	212	171	308	341
with Earthquake Coverage	158	243	264	158	243	264	223	359	393
USAA Casualty Insurance Company	105	189	211	105	189	211	170	305	339
with Earthquake Coverage	299	383	405	299	383	405	461	596	630
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) 40% of Personal Property limit for loss of use									
(3) Protective device discounts not available									

Bethel	Owner Occupied Condominium \$40,000 contents solid foundation unit value \$100,000 2 bedroom			Owner Occupied Condominium \$40,000 contents on pilings unit value \$100,000 2 bedroom			Owner Occupied Condominium \$75,000 contents solid foundation unit value \$150,000 3 bedroom		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	126	220	231	126	220	231	197	358	377
with Earthquake Coverage	222	316	327	222	316	327	377	538	557
Armed Forces Insurance Exchange	228	330	409	228	330	409	365	529	657
with Earthquake Coverage	407	509	588	407	509	588	653	817	945
Country Mutual Insurance Company (1)	254	521	543	254	521	543	417	835	870
with Earthquake Coverage	407	674	696	407	674	696	662	1080	1115
Electric Insurance Company	232	372	465	232	372	465	364	581	726
with Earthquake Coverage	259	399	492	259	399	492	415	632	777
Horace Mann Insurance Company (2)	92	n/a	n/a	92	n/a	n/a	133	n/a	n/a
with Earthquake Coverage	122	n/a	n/a	122	n/a	n/a	190	n/a	n/a
Liberty Mutual Insurance Company (3)	75	120	149	75	120	149	123	197	247
with Earthquake Coverage									
Safeco Insurance Company	56	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	140	140	140	140	140	140	206	206	206
with Earthquake Coverage	184	184	184	184	184	184	288	288	288
Umialik Insurance Company	251	251	287	251	251	287	251	384	474
with Earthquake Coverage	251	306	361	251	306	361	368	515	605
United Services Automobile Association	106	191	212	106	191	212	171	308	341
with Earthquake Coverage	158	243	264	158	243	264	223	359	393
USAA Casualty Insurance Company	105	189	211	105	189	211	170	305	339
with Earthquake Coverage	299	383	405	299	383	405	461	596	630
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) 40% of Personal Property limit for loss of use									
(3) Protective device discounts not available									

Fairbanks	Owner Occupied Condominium \$40,000 contents solid foundation unit value \$100,000 2 bedroom			Owner Occupied Condominium \$40,000 contents on pilings unit value \$100,000 2 bedroom			Owner Occupied Condominium \$75,000 contents solid foundation unit value \$150,000 3 bedroom		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	110	220	231	110	220	231	173	358	377
with Earthquake Coverage	206	316	327	206	316	327	353	538	557
Armed Forces Insurance Exchange	228	330	409	228	330	409	365	529	657
with Earthquake Coverage	407	509	588	407	509	588	653	817	945
Country Mutual Insurance Company (1)	256	617	642	256	617	642	421	986	1026
with Earthquake Coverage	409	770	795	409	770	795	666	1231	1271
Electric Insurance Company	232	372	465	232	372	465	364	581	726
with Earthquake Coverage	259	399	492	259	399	492	415	632	777
Horace Mann Insurance Company (2)	92	n/a	n/a	92	n/a	n/a	133	n/a	n/a
with Earthquake Coverage	122	n/a	n/a	122	n/a	n/a	190	n/a	n/a
Liberty Mutual Insurance Company (3)	75	120	149	75	120	149	123	197	247
with Earthquake Coverage									
Safeco Insurance Company	56	n/a	n/a	n/a	n/a	n/a	81	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	162	162	162	162	162	162	238	238	238
with Earthquake Coverage	206	206	206	206	206	206	320	320	320
Umialik Insurance Company	251	251	287	251	251	287	251	384	474
with Earthquake Coverage	251	306	361	251	306	361	368	515	605
United Services Automobile Association	106	191	212	106	191	212	171	308	341
with Earthquake Coverage	158	243	264	158	243	264	223	359	393
USAA Casualty Insurance Company	132	189	211	132	189	211	213	305	339
with Earthquake Coverage	326	383	405	326	383	405	504	596	630
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) 40% of Personal Property limit for loss of use									
(3) Protective device discounts not available									

Juneau	Owner Occupied Condominium \$40,000 contents solid foundation unit value \$100,000 2 bedroom			Owner Occupied Condominium \$40,000 contents on pilings unit value \$100,000 2 bedroom			Owner Occupied Condominium \$75,000 contents solid foundation unit value \$150,000 3 bedroom		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	96	170	177	96	170	177	148	275	286
with Earthquake Coverage	192	266	273	192	266	273	328	455	466
Armed Forces Insurance Exchange	210	306	380	210	306	380	338	492	611
with Earthquake Coverage	389	485	559	389	485	559	626	780	899
Country Mutual Insurance Company (1)	207	507	529	207	507	529	345	814	848
with Earthquake Coverage	360	660	682	360	660	682	590	1059	1093
Electric Insurance Company	219	351	438	219	351	438	344	550	686
with Earthquake Coverage	246	378	465	246	378	465	395	601	737
Horace Mann Insurance Company (2)	74	n/a	n/a	74	n/a	n/a	107	n/a	n/a
with Earthquake Coverage	104	n/a	n/a	104	n/a	n/a	164	n/a	n/a
Liberty Mutual Insurance Company (3)	69	111	138	69	111	138	114	183	228
with Earthquake Coverage									
Safeco Insurance Company	56	n/a	n/a	n/a	n/a	n/a	81	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	140	140	140	140	140	140	206	206	206
with Earthquake Coverage	184	184	184	184	184	184	288	288	288
Umialik Insurance Company	251	251	259	251	251	259	251	345	429
with Earthquake Coverage	251	282	333	251	282	333	345	475	560
United Services Automobile Association	85	153	170	85	153	170	138	247	274
with Earthquake Coverage	137	205	222	137	205	222	189	298	326
USAA Casualty Insurance Company	104	187	208	104	187	208	168	302	335
with Earthquake Coverage	298	381	402	298	381	402	459	593	626
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) 40% of Personal Property limit for loss of use									
(3) Protective device discounts not available									

Kenai	Owner Occupied Condominium \$40,000 contents solid foundation unit value \$100,000 2 bedroom			Owner Occupied Condominium \$40,000 contents on pilings unit value \$100,000 2 bedroom			Owner Occupied Condominium \$75,000 contents solid foundation unit value \$150,000 3 bedroom		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	110	220	231	110	220	231	173	358	377
with Earthquake Coverage	206	316	327	206	316	327	353	538	557
Armed Forces Insurance Exchange	228	330	409	228	330	409	365	529	657
with Earthquake Coverage	407	509	588	407	509	588	653	817	945
Country Mutual Insurance Company (1)	213	521	543	213	521	543	354	835	870
with Earthquake Coverage	366	674	696	366	674	696	599	1080	1115
Electric Insurance Company	232	372	465	232	372	465	364	581	726
with Earthquake Coverage	259	399	492	259	399	492	415	632	777
Horace Mann Insurance Company (2)	80	n/a	n/a	80	n/a	n/a	116	n/a	n/a
with Earthquake Coverage	110	n/a	n/a	110	n/a	n/a	173	n/a	n/a
Liberty Mutual Insurance Company (3)	75	120	149	75	120	149	123	197	247
with Earthquake Coverage									
Safeco Insurance Company	56	n/a	n/a	n/a	n/a	n/a	81	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	140	140	140	140	140	140	206	206	206
with Earthquake Coverage	184	184	184	184	184	184	288	288	288
Umialik Insurance Company	251	251	287	251	251	287	251	384	474
with Earthquake Coverage	251	306	361	251	306	361	368	515	605
United Services Automobile Association	106	191	212	106	191	212	171	308	341
with Earthquake Coverage	158	243	264	158	243	264	223	359	393
USAA Casualty Insurance Company	132	189	211	132	189	211	213	305	339
with Earthquake Coverage	326	383	405	326	383	405	504	596	630
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) 40% of Personal Property limit for loss of use									
(3) Protective device discounts not available									

Kodiak	Owner Occupied Condominium \$40,000 contents solid foundation unit value \$100,000 2 bedroom			Owner Occupied Condominium \$40,000 contents on pilings unit value \$100,000 2 bedroom			Owner Occupied Condominium \$75,000 contents solid foundation unit value \$150,000 3 bedroom		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	120	220	231	120	220	231	188	358	377
with Earthquake Coverage	216	316	327	216	316	327	368	538	557
Armed Forces Insurance Exchange	228	330	409	228	330	409	365	529	657
with Earthquake Coverage	407	509	588	407	509	588	653	817	945
Country Mutual Insurance Company (1)	213	521	543	213	521	543	354	835	870
with Earthquake Coverage	366	674	696	366	674	696	599	1080	1115
Electric Insurance Company	232	372	465	232	372	465	364	581	726
with Earthquake Coverage	259	399	492	259	399	492	415	632	777
Horace Mann Insurance Company (2)	80	n/a	n/a	80	n/a	n/a	116	n/a	n/a
with Earthquake Coverage	110	n/a	n/a	110	n/a	n/a	173	n/a	n/a
Liberty Mutual Insurance Company (3)	75	120	149	75	120	149	123	197	247
with Earthquake Coverage									
Safeco Insurance Company	56	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	140	140	140	140	140	140	206	206	206
with Earthquake Coverage	184	184	184	184	184	184	288	288	288
Umialik Insurance Company	251	251	287	251	251	287	251	384	474
with Earthquake Coverage	251	306	361	251	306	361	368	515	605
United Services Automobile Association	106	191	212	106	191	212	171	308	341
with Earthquake Coverage	158	243	264	158	243	264	223	359	393
USAA Casualty Insurance Company	105	189	211	105	189	211	170	305	339
with Earthquake Coverage	299	383	405	299	383	405	461	596	630
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) 40% of Personal Property limit for loss of use									
(3) Protective device discounts not available									

Nome	Owner Occupied Condominium \$40,000 contents solid foundation unit value \$100,000 2 bedroom			Owner Occupied Condominium \$40,000 contents on pilings unit value \$100,000 2 bedroom			Owner Occupied Condominium \$75,000 contents solid foundation unit value \$150,000 3 bedroom		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	126	220	231	126	220	231	197	358	377
with Earthquake Coverage	222	316	327	222	313	327	377	538	557
Armed Forces Insurance Exchange	228	330	409	228	330	409	365	529	657
with Earthquake Coverage	407	509	588	407	509	588	653	817	945
Country Mutual Insurance Company (1)	303	617	642	303	617	642	495	986	1026
with Earthquake Coverage	456	770	795	456	770	795	740	1231	1271
Electric Insurance Company	232	372	465	232	372	465	364	581	726
with Earthquake Coverage	259	399	492	259	399	492	415	632	777
Horace Mann Insurance Company (2)	92	n/a	n/a	92	n/a	n/a	133	n/a	n/a
with Earthquake Coverage	122	n/a	n/a	122	n/a	n/a	190	n/a	n/a
Liberty Mutual Insurance Company (3)	75	120	149	75	120	149	123	197	247
with Earthquake Coverage									
Safeco Insurance Company	56	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	162	162	162	162	162	162	238	238	238
with Earthquake Coverage	206	206	206	206	206	206	320	320	320
Umialik Insurance Company	251	251	287	251	251	287	251	384	474
with Earthquake Coverage	251	306	361	251	306	361	368	515	605
United Services Automobile Association	106	191	212	106	191	212	171	308	341
with Earthquake Coverage	158	243	264	158	243	264	223	359	393
USAA Casualty Insurance Company	105	189	211	105	189	211	170	305	339
with Earthquake Coverage	299	383	405	299	383	405	461	596	630

Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet

Area 2 = Over 5 road miles, but less than 10 road miles from fire station

Area 3 = Over 10 road miles from fire station

n/a = not available

If there is no entry for an option, the company did not provide a price.

(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace

(2) 40% of Personal Property limit for loss of use

(3) Protective device discounts not available

Wasilla	Owner Occupied Condominium \$40,000 contents solid foundation unit value \$100,000 2 bedroom			Owner Occupied Condominium \$40,000 contents on pilings unit value \$100,000 2 bedroom			Owner Occupied Condominium \$75,000 contents solid foundation unit value \$150,000 3 bedroom		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	120	220	231	120	220	231	188	358	377
with Earthquake Coverage	216	316	327	216	316	327	368	538	557
Armed Forces Insurance Exchange	228	330	409	228	330	409	365	529	657
with Earthquake Coverage	407	509	588	407	509	588	653	817	945
Country Mutual Insurance Company (1)	213	521	543	213	521	543	354	835	870
with Earthquake Coverage	366	674	696	366	674	696	599	1080	1115
Electric Insurance Company	232	372	465	232	372	465	364	581	726
with Earthquake Coverage	259	399	492	259	399	492	415	632	777
Horace Mann Insurance Company (2)	80	n/a	n/a	80	n/a	n/a	116	n/a	n/a
with Earthquake Coverage	110	n/a	n/a	110	n/a	n/a	173	n/a	n/a
Liberty Mutual Insurance Company (3)	75	120	149	75	120	149	123	197	247
with Earthquake Coverage									
Safeco Insurance Company	56	n/a	n/a	n/a	n/a	n/a	81	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	140	140	140	140	140	140	206	206	206
with Earthquake Coverage	184	184	184	184	184	184	288	288	288
Umialik Insurance Company	251	251	287	251	251	287	251	384	474
with Earthquake Coverage	251	306	361	251	306	361	368	515	605
United Services Automobile Association	106	191	212	106	191	212	171	308	341
with Earthquake Coverage	158	243	264	158	243	264	223	359	393
USAA Casualty Insurance Company	105	189	211	105	189	211	170	305	339
with Earthquake Coverage	299	383	405	299	383	405	461	596	630
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) 40% of Personal Property limit for loss of use									
(3) Protective device discounts not available									

Rest of State	Owner Occupied Condominium \$40,000 contents solid foundation unit value \$100,000 2 bedroom			Owner Occupied Condominium \$40,000 contents on pilings unit value \$100,000 2 bedroom			Owner Occupied Condominium \$75,000 contents solid foundation unit value \$150,000 3 bedroom		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	96	170	177	96	170	177	148	275	286
with Earthquake Coverage	192	266	273	192	266	273	328	455	466
Armed Forces Insurance Exchange	228	330	409	228	330	409	365	529	657
with Earthquake Coverage	407	509	588	407	509	588	653	817	945
Country Mutual Insurance Company (1)	213	521	543	213	521	543	354	835	870
with Earthquake Coverage	366	674	696	366	674	696	599	1080	1115
Electric Insurance Company	232	372	465	232	372	465	364	581	726
with Earthquake Coverage	259	399	492	259	399	492	415	632	777
Horace Mann Insurance Company (2)	80	n/a	n/a	80	n/a	n/a	116	n/a	n/a
with Earthquake Coverage	110	n/a	n/a	110	n/a	n/a	173	n/a	n/a
Liberty Mutual Insurance Company (3)	75	120	149	75	120	149	123	197	247
with Earthquake Coverage									
Safeco Insurance Company	56	n/a	n/a	n/a	n/a	n/a	81	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	140	140	140	140	140	140	206	206	206
with Earthquake Coverage	184	184	184	184	184	184	288	288	288
Umialik Insurance Company	251	251	287	251	251	287	251	384	474
with Earthquake Coverage	251	306	361	251	306	361	368	515	605
United Services Automobile Association	106	191	212	106	191	212	171	308	341
with Earthquake Coverage	158	243	264	158	243	264	223	359	393
USAA Casualty Insurance Company	105	189	211	105	189	211	170	305	339
with Earthquake Coverage	299	383	405	299	383	405	461	596	630
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount – no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) 40% of Personal Property limit for loss of use									
(3) Protective device discounts not available									

Mobile Home Owners Premium Examples

Premium examples are included for the communities of Anchorage, Barrow, Bethel, Fairbanks, Juneau, Kenai, Kodiak, Nome, and Wasilla. Because some companies have a rate that applies to other areas outside of these communities, a Rest of State category has also been included. These examples are not meant to replace a premium quotation from the companies that participated. However, you may be able to determine which companies may best be able to provide the coverage you seek. **The examples are based on rates that were effective November 1, 2004.**

The following assumptions were used in preparing the premium examples for Mobile Home owners coverage:

- ☐ Term: 1 year
- ☐ Year of construction: 1994
- ☐ Coverages:
 - 50% of Dwelling coverage for Personal Property
 - 10% of Dwelling coverage for Other Structures
 - 20% of Dwelling coverage for Loss of Use
 - \$100,000 Personal Liability
 - \$1,000 Guest Medical
- ☐ Deductible: \$500
- ☐ Earthquake coverage deductible: 10% of Dwelling coverage limit
- ☐ Protective devices (fire extinguishers, smoke detectors, deadbolts) are used
- ☐ No losses
- ☐ Acceptable credit or insurance score (if used)

Anchorage	\$50,000 value Located in park			\$50,000 value Not located in park		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	842	842	842	1176	1,176	1176
with Earthquake Coverage	861	861	861	1195	1195	1195
American Bankers Insurance Company	737	737	737	737	737	737
with Earthquake Coverage	737	737	737	737	737	737
Armed Forces Insurance Exchange	356	660	715	348	647	700
with Earthquake Coverage	452	756	811	444	743	796
Foremost Insurance Company	525	525	525	629	629	629
with Earthquake Coverage	600	600	600	704	704	704
Foremost Property & Casualty Ins. Co.	498	498	498	560	560	560
with Earthquake Coverage	573	573	573	635	635	635
Horace Mann Insurance Company (1)	756	908	908	756	908	908
with Earthquake Coverage	820	972	972	820	972	972
Liberty Mutual Insurance Company	717	1289	1432	717	1289	1432
with Earthquake Coverage						
State Farm Insurance Company (2)	625	625	625	931	931	931
with Earthquake Coverage	687	687	687	1024	1024	1024
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet						
Area 2 = Over 5 road miles, but less than 10 road miles from fire station						
Area 3 = Over 10 road miles from fire station						
n/a = not available						
If there is no entry for an option, the company did not provide a price.						
(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage						
(2) 75% of Dwelling Coverage for Personal Property Coverage						

Barrow	\$50,000 value Located in park			\$50,000 value Not located in park		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	875	875	875	1222	1222	1222
with Earthquake Coverage	894	894	894	1241	1241	1241
American Bankers Insurance Company	1560	1560	1560	1560	1560	1560
with Earthquake Coverage	1560	1560	1560	1560	1560	1560
Armed Forces Insurance Exchange	339	627	678	332	614	664
with Earthquake Coverage	388	676	727	381	663	713
Foremost Insurance Company	525	525	525	629	629	629
with Earthquake Coverage	600	600	600	704	704	704
Foremost Property & Casualty Ins. Co.	498	498	498	560	560	560
with Earthquake Coverage	573	573	573	635	635	635
Horace Mann Insurance Company (1)	756	908	908	756	908	908
with Earthquake Coverage	820	972	972	820	972	972
Liberty Mutual Insurance Company	717	1289	1432	717	1289	1432
with Earthquake Coverage						
State Farm Insurance Company (2)	837	837	837	1248	1248	1248
with Earthquake Coverage	921	921	921	1372	1372	1372
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet						
Area 2 = Over 5 road miles, but less than 10 road miles from fire station						
Area 3 = Over 10 road miles from fire station						
n/a = not available						
If there is no entry for an option, the company did not provide a price.						
(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage						
(2) 75% of Dwelling Coverage for Personal Property Coverage						

Bethel	\$50,000 value Located in park			\$50,000 value Not located in park		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	875	875	875	1222	1222	1222
with Earthquake Coverage	894	894	894	1241	1241	1241
American Bankers Insurance Company	737	737	737	737	737	737
with Earthquake Coverage	737	737	737	737	737	737
Armed Forces Insurance Exchange	339	627	678	332	614	664
with Earthquake Coverage	435	723	774	428	710	760
Foremost Insurance Company	525	525	525	629	629	629
with Earthquake Coverage	600	600	600	704	704	704
Foremost Property & Casualty Ins. Co.	498	498	498	560	560	560
with Earthquake Coverage	573	573	573	635	635	635
Horace Mann Insurance Company (1)	756	908	908	756	908	908
with Earthquake Coverage	820	972	972	820	972	972
Liberty Mutual Insurance Company	717	1289	1432	717	1289	1432
with Earthquake Coverage						
State Farm Insurance Company (2)	700	700	700	1043	1043	1043
with Earthquake Coverage	770	770	770	1147	1147	1147
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet						
Area 2 = Over 5 road miles, but less than 10 road miles from fire station						
Area 3 = Over 10 road miles from fire station						
n/a = not available						
If there is no entry for an option, the company did not provide a price.						
(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage						
(2) 75% of Dwelling Coverage for Personal Property Coverage						

Fairbanks	\$50,000 value Located in park			\$50,000 value Not located in park		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	842	842	842	1176	1176	1176
with Earthquake Coverage	861	861	861	1195	1195	1195
American Bankers Insurance Company	1560	1560	1560	1560	1560	1560
with Earthquake Coverage	1560	1560	1560	1560	1560	1560
Armed Forces Insurance Exchange	356	660	715	348	647	700
with Earthquake Coverage	452	756	811	444	743	796
Foremost Insurance Company	525	525	525	629	629	629
with Earthquake Coverage	600	600	600	704	704	704
Foremost Property & Casualty Ins. Co.	498	498	498	560	560	560
with Earthquake Coverage	573	573	573	635	635	635
Horace Mann Insurance Company (1)	756	908	908	756	908	908
with Earthquake Coverage	820	972	972	820	972	972
Liberty Mutual Insurance Company	717	1289	1432	717	1289	1432
with Earthquake Coverage						
State Farm Insurance Company(2)	625	625	625	931	931	931
with Earthquake Coverage	687	687	687	1024	1024	1024
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet						
Area 2 = Over 5 road miles, but less than 10 road miles from fire station						
Area 3 = Over 10 road miles from fire station						
n/a = not available						
If there is no entry for an option, the company did not provide a price.						
(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage						
(2) 75% of Dwelling Coverage for Personal Property Coverage						

Juneau	\$50,000 value Located in park			\$50,000 value Not located in park		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	808	808	808	1128	1128	1128
with Earthquake Coverage	827	827	827	1147	1147	1147
American Bankers Insurance Company	737	737	737	737	737	737
with Earthquake Coverage	737	737	737	737	737	737
Armed Forces Insurance Exchange	354	654	707	347	640	692
with Earthquake Coverage	450	750	803	443	736	788
Foremost Insurance Company	525	525	525	629	629	629
with Earthquake Coverage	600	600	600	704	704	704
Foremost Property & Casualty Ins. Co.	498	498	498	560	560	560
with Earthquake Coverage	573	573	573	635	635	635
Horace Mann Insurance Company (1)	756	908	908	756	908	908
with Earthquake Coverage	820	972	972	820	972	972
Liberty Mutual Insurance Company	644	1160	1289	644	1160	1289
with Earthquake Coverage						
State Farm Insurance Company (2)	700	700	700	1043	1043	1043
with Earthquake Coverage	770	770	770	1147	1147	1147
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet						
Area 2 = Over 5 road miles, but less than 10 road miles from fire station						
Area 3 = Over 10 road miles from fire station						
n/a = not available						
If there is no entry for an option, the company did not provide a price.						
(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage						
(2) 75% of Dwelling Coverage for Personal Property Coverage						

Kenai	\$50,000 value Located in park			\$50,000 value Not located in park		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	842	842	842	1176	1176	1176
with Earthquake Coverage	861	861	861	1195	1195	1195
American Bankers Insurance Company	737	737	737	737	737	737
with Earthquake Coverage	737	737	737	737	737	737
Armed Forces Insurance Exchange	356	660	715	348	647	700
with Earthquake Coverage	452	756	811	444	743	796
Foremost Insurance Company	525	525	525	629	629	629
with Earthquake Coverage	600	600	600	704	704	704
Foremost Property & Casualty Ins. Co.	498	498	498	560	560	560
with Earthquake Coverage	573	573	573	635	635	635
Horace Mann Insurance Company (1)	756	908	908	756	908	908
with Earthquake Coverage	820	972	972	820	972	972
Liberty Mutual Insurance Company	717	1289	1432	717	1289	1432
with Earthquake Coverage						
State Farm Insurance Company (2)	700	700	700	1043	1043	1043
with Earthquake Coverage	770	770	770	1147	1147	1147
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet						
Area 2 = Over 5 road miles, but less than 10 road miles from fire station						
Area 3 = Over 10 road miles from fire station						
n/a = not available						
If there is no entry for an option, the company did not provide a price.						
(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage						
(2) 75% of Dwelling Coverage for Personal Property Coverage						

Kodiak	\$50,000 value Located in park			\$50,000 value Not located in park		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	842	842	842	1176	1176	1176
with Earthquake Coverage	861	861	861	1195	1195	1195
American Bankers Insurance Company	737	737	737	737	737	737
with Earthquake Coverage	737	737	737	737	737	737
Armed Forces Insurance Exchange	356	660	715	348	647	700
with Earthquake Coverage	452	756	811	444	743	796
Foremost Insurance Company	525	525	525	629	629	629
with Earthquake Coverage	600	600	600	704	704	704
Foremost Property & Casualty Ins. Co.	498	498	498	560	560	560
with Earthquake Coverage	573	573	573	635	635	635
Horace Mann Insurance Company (1)	756	908	908	756	908	908
with Earthquake Coverage	820	972	972	820	972	972
Liberty Mutual Insurance Company	717	1289	1432	717	1289	1432
with Earthquake Coverage						
State Farm Insurance Company (2)	700	700	700	1043	1043	1043
with Earthquake Coverage	770	770	770	1147	1147	1147
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet						
Area 2 = Over 5 road miles, but less than 10 road miles from fire station						
Area 3 = Over 10 road miles from fire station						
n/a = not available						
If there is no entry for an option, the company did not provide a price.						
(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage						
(2) 75% of Dwelling Coverage for Personal Property Coverage						

Nome	\$50,000 value Located in park			\$50,000 value Not located in park		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	875	875	875	1222	1222	1222
with Earthquake Coverage	894	894	894	1241	1241	1241
American Bankers Insurance Company	1560	1560	1560	1560	1560	1560
with Earthquake Coverage	1560	1560	1560	1560	1560	1560
Armed Forces Insurance Exchange	339	627	678	332	614	664
with Earthquake Coverage	435	723	774	428	710	760
Foremost Insurance Company	525	525	525	629	629	629
with Earthquake Coverage	600	600	600	704	704	704
Foremost Property & Casualty Ins. Co.	498	498	498	560	560	560
with Earthquake Coverage	573	573	573	635	635	635
Horace Mann Insurance Company (1)	756	908	908	756	908	908
with Earthquake Coverage	820	972	972	820	972	972
Liberty Mutual Insurance Company	717	1289	1432	717	1289	1432
with Earthquake Coverage						
State Farm Insurance Company (2)	700	700	700	1043	1043	1043
with Earthquake Coverage	770	770	770	1147	1147	1147
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet						
Area 2 = Over 5 road miles, but less than 10 road miles from fire station						
Area 3 = Over 10 road miles from fire station						
n/a = not available						
If there is no entry for an option, the company did not provide a price.						
(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage						
(2) 75% of Dwelling Coverage for Personal Property Coverage						

Wasilla	\$50,000 value Located in park			\$50,000 value Not located in park		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	875	875	875	1222	1222	1222
with Earthquake Coverage	894	894	894	1241	1241	1241
American Bankers Insurance Company	737	737	737	737	737	737
with Earthquake Coverage	737	737	737	737	737	737
Armed Forces Insurance Exchange	356	660	715	348	647	700
with Earthquake Coverage	452	756	811	444	743	796
Foremost Insurance Company	525	525	525	629	629	629
with Earthquake Coverage	600	600	600	704	704	704
Foremost Property & Casualty Ins. Co.	498	498	498	560	560	560
with Earthquake Coverage	573	573	573	635	635	635
Horace Mann Insurance Company (1)	756	908	908	756	908	908
with Earthquake Coverage	820	972	972	820	972	972
Liberty Mutual Insurance Company	717	1289	1432	717	1289	1432
with Earthquake Coverage						
State Farm Insurance Company (2)	837	837	837	1248	1248	1248
with Earthquake Coverage	921	921	921	1372	1372	1372
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet						
Area 2 = Over 5 road miles, but less than 10 road miles from fire station						
Area 3 = Over 10 road miles from fire station						
n/a = not available						
If there is no entry for an option, the company did not provide a price.						
(1) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage						
(2) 75% of Dwelling Coverage for Personal Property Coverage						

Rest of State	\$50,000 value Located in park			\$50,000 value Not located in park		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	875	875	875	1222	1222	1222
with Earthquake Coverage	894	894	894	1241	1241	1241
American Bankers Insurance Company	1560	1560	1560	1560	1560	1560
with Earthquake Coverage	1560	1560	1560	1560	1560	1560
Armed Forces Insurance Exchange	339	627	678	332	614	664
with Earthquake Coverage	435	723	774	428	710	760
Foremost Insurance Company	525	525	525	629	629	629
with Earthquake Coverage	600	600	600	704	704	704
Foremost Property & Casualty Ins. Co.	498	498	498	560	560	560
with Earthquake Coverage	573	573	573	635	635	635
Horace Mann Insurance Company (1)	756	908	908	756	908	908
with Earthquake Coverage	820	972	972	820	972	972
Liberty Mutual Insurance Company	717	1289	1432	717	1289	1432
with Earthquake Coverage						
State Farm Insurance Company (2)	837	837	837	1248	1248	1248
with Earthquake Coverage	921	921	921	1372	1372	1372
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet						
Area 2 = Over 5 road miles, but less than 10 road miles from fire station						
Area 3 = Over 10 road miles from fire station						
n/a = not available						
If there is no entry for an option, the company did not provide a price.						
(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace						
(2) Includes 60% of Dwelling Coverage for Personal Property Coverage and 60% of Dwelling Coverage for Loss of Use Coverage						
(3) 75% of Dwelling Coverage for Personal Property Coverage						

Renters Premium Examples

Premium examples are included for the communities of Anchorage, Barrow, Bethel, Fairbanks, Juneau, Kenai, Kodiak, Nome, and Wasilla. Because some companies have a rate that applies to other areas outside of these communities, a Rest of State category has also been included. These examples are not meant to replace a premium quotation from the companies that participated. However, you may be able to determine which companies may best be able to provide the coverage you seek. **The examples are based on rates that were effective November 1, 2004.**

The following assumptions were used in preparing the premium examples for Renters coverage:

- ☐ Term: 1 year
- ☐ Year of construction: 1994
- ☐ Coverages:
 - \$100,000 Personal Liability
 - \$1,000 Guest Medical
- ☐ Deductible: \$500
- ☐ Earthquake coverage deductible: 10% of Dwelling coverage limit
- ☐ Protective devices (fire extinguishers, smoke detectors, deadbolts) are used
- ☐ No losses
- ☐ Acceptable credit or insurance score (if used)

Anchorage	\$35,000 contents 2 bedroom unit solid foundation			\$35,000 contents 2 bedroom unit on pilings			\$50,000 contents 3 bedroom unit solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	111	220	231	111	220	231	141	286	301
with Earthquake Coverage	195	304	315	195	304	315	261	406	421
Allstate Indemnity Company	137	279	294	137	279	294	175	365	386
with Earthquake Coverage	221	363	378	221	363	378	295	485	506
Country Mutual Insurance Company (1)	95	208	217	95	208	217	114	258	269
with Earthquake Coverage	133	246	255	133	246	255	169	313	324
Electric Insurance Company	148	239	298	148	239	298	203	324	405
with Earthquake Coverage	172	263	322	172	263	322	237	358	439
Horace Mann Insurance Company (2)	90	n/a	n/a	90	n/a	n/a	105	n/a	n/a
with Earthquake Coverage	117	n/a	n/a	117	n/a	n/a	143	n/a	n/a
Liberty Mutual Insurance Company (3)	90	143	179	90	143	179	122	195	244
with Earthquake Coverage									
Safeco Insurance Company	91	n/a	n/a	n/a	n/a	n/a	118	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	140	140	140	140	140	140	206	206	206
with Earthquake Coverage	184	184	184	184	184	184	288	288	288
Umialik Insurance Company	251	251	306	251	251	306	251	332	417
with Earthquake Coverage	251	299	363	251	299	363	289	413	498
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) Includes 20% of Personal Property coverage for loss of use									
(3) Protective device discounts not available									

Barrow	\$35,000 contents 2 bedroom unit solid foundation			\$35,000 contents 2 bedroom unit on pilings			\$50,000 contents 3 bedroom unit solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	125	220	231	125	220	231	160	286	301
with Earthquake Coverage	209	304	315	209	304	315	280	406	421
Allstate Indemnity Company	155	279	294	155	279	294	202	365	386
with Earthquake Coverage	239	363	378	239	363	378	322	485	506
Country Mutual Insurance Company (1)	126	247	258	126	247	258	151	305	318
with Earthquake Coverage	164	285	296	164	285	296	206	360	373
Electric Insurance Company	148	239	298	148	239	298	203	324	405
with Earthquake Coverage	160	251	310	172	251	310	220	341	422
Horace Mann Insurance Company (2)	104	n/a	n/a	104	n/a	n/a	121	n/a	n/a
with Earthquake Coverage	131	n/a	n/a	131	n/a	n/a	159	n/a	n/a
Liberty Mutual Insurance Company (3)	90	143	179	90	143	179	122	195	244
with Earthquake Coverage									
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	162	162	162	162	162	162	238	238	238
with Earthquake Coverage	206	206	206	206	206	206	320	320	320
Umialik Insurance Company	251	251	306	251	251	306	251	332	417
with Earthquake Coverage	251	299	363	251	299	363	289	413	498
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) Includes 20% of Personal Property coverage for loss of use									
(3) Protective device discounts not available									

Bethel	\$35,000 contents 2 bedroom unit solid foundation			\$35,000 contents 2 bedroom unit on pilings			\$50,000 contents 3 bedroom unit solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	125	220	231	125	220	231	160	286	301
with Earthquake Coverage	209	304	315	209	304	315	280	406	421
Allstate Indemnity Company	155	279	294	155	279	294	202	365	386
with Earthquake Coverage	239	363	378	239	363	378	322	485	506
Country Mutual Insurance Company (1)	110	208	217	110	208	217	131	258	269
with Earthquake Coverage	148	246	255	148	246	255	186	313	324
Electric Insurance Company	148	239	298	148	239	298	203	324	405
with Earthquake Coverage	172	263	322	172	263	322	237	358	439
Horace Mann Insurance Company (2)	104	n/a	n/a	104	n/a	n/a	121	n/a	n/a
with Earthquake Coverage	131	n/a	n/a	131	n/a	n/a	159	n/a	n/a
Liberty Mutual Insurance Company (3)	90	143	179	90	143	179	122	195	244
with Earthquake Coverage									
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	140	140	140	140	140	140	206	206	206
with Earthquake Coverage	184	184	184	184	184	184	288	288	288
Umialik Insurance Company	251	251	306	251	251	306	251	332	417
with Earthquake Coverage	251	299	363	251	299	363	289	413	498
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) Includes 20% of Personal Property coverage for loss of use									
(3) Protective device discounts not available									

Fairbanks	\$35,000 contents 2 bedroom unit solid foundation			\$35,000 contents 2 bedroom unit on pilings			\$50,000 contents 3 bedroom unit solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	111	220	231	111	220	231	141	286	301
with Earthquake Coverage	195	304	315	195	304	315	261	406	421
Allstate Indemnity Company	137	279	294	137	279	294	175	365	386
with Earthquake Coverage	221	363	378	221	363	378	295	485	506
Country Mutual Insurance Company (1)	110	247	258	110	247	258	131	305	318
with Earthquake Coverage	148	285	296	148	285	296	186	360	373
Electric Insurance Company	148	239	298	148	239	298	203	324	405
with Earthquake Coverage	172	263	322	172	263	322	237	358	439
Horace Mann Insurance Company (2)	104	n/a	n/a	104	n/a	n/a	121	n/a	n/a
with Earthquake Coverage	131	n/a	n/a	131	n/a	n/a	159	n/a	n/a
Liberty Mutual Insurance Company (3)	90	143	179	90	143	179	122	195	244
with Earthquake Coverage									
Safeco Insurance Company	91	n/a	n/a	n/a	n/a	n/a	118	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	162	162	162	162	162	162	238	238	238
with Earthquake Coverage	206	206	206	206	206	206	320	320	320
Umialik Insurance Company	251	251	306	251	251	306	251	332	417
with Earthquake Coverage	251	299	363	251	299	363	289	413	498
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) Includes 20% of Personal Property coverage for loss of use									
(3) Protective device discounts not available									

Juneau	\$35,000 contents 2 bedroom unit solid foundation			\$35,000 contents 2 bedroom unit on pilings			\$50,000 contents 3 bedroom unit solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	96	170	178	96	170	178	121	221	229
with Earthquake Coverage	180	254	262	180	254	262	241	341	349
Allstate Indemnity Company	118	216	224	118	216	224	150	281	291
with Earthquake Coverage	202	300	308	202	300	308	270	401	411
Country Mutual Insurance Company (1)	92	199	208	92	199	208	110	247	258
with Earthquake Coverage	130	237	246	130	237	246	165	302	313
Electric Insurance Company	158	253	314	158	253	314	214	344	429
with Earthquake Coverage	182	277	338	182	277	338	248	378	463
Horace Mann Insurance Company (2)	83	n/a	n/a	83	n/a	n/a	96	n/a	n/a
with Earthquake Coverage	110	n/a	n/a	110	n/a	n/a	134	n/a	n/a
Liberty Mutual Insurance Company (3)	94	150	187	94	150	187	128	204	255
with Earthquake Coverage									
Safeco Insurance Company	91	n/a	n/a	n/a	n/a	n/a	118	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	140	140	140	140	140	140	206	206	206
with Earthquake Coverage	184	184	184	184	184	184	288	288	288
Umialik Insurance Company	251	259	323	251	259	323	251	354	439
with Earthquake Coverage	251	317	380	251	317	380	302	435	521
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) Includes 20% of Personal Property coverage for loss of use									
(3) Protective device discounts not available									

Kenai	\$35,000 contents 2 bedroom unit solid foundation			\$35,000 contents 2 bedroom unit on pilings			\$50,000 contents 3 bedroom unit solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	111	220	231	111	220	231	141	286	301
with Earthquake Coverage	195	304	315	195	304	315	261	406	421
Allstate Indemnity Company	137	279	294	137	279	294	175	365	386
with Earthquake Coverage	221	363	378	221	363	378	295	485	506
Country Mutual Insurance Company (1)	95	208	217	95	208	217	114	258	269
with Earthquake Coverage	133	246	255	133	246	255	169	313	324
Electric Insurance Company	148	239	298	148	239	298	203	324	405
with Earthquake Coverage	172	263	322	172	263	322	237	358	439
Horace Mann Insurance Company (2)	90	n/a	n/a	90	n/a	n/a	105	n/a	n/a
with Earthquake Coverage	117	n/a	n/a	117	n/a	n/a	143	n/a	n/a
Liberty Mutual Insurance Company (3)	90	143	179	90	143	179	122	195	244
with Earthquake Coverage									
Safeco Insurance Company	91	n/a	n/a	n/a	n/a	n/a	118	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	140	140	140	140	140	140	206	206	206
with Earthquake Coverage	184	184	184	184	184	184	288	288	288
Umialik Insurance Company	251	251	306	251	251	306	251	332	417
with Earthquake Coverage	251	299	363	251	299	363	289	413	498
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) Includes 20% of Personal Property coverage for loss of use									
(3) Protective device discounts not available									

Kodiak	\$35,000 contents 2 bedroom unit solid foundation			\$35,000 contents 2 bedroom unit on pilings			\$50,000 contents 3 bedroom unit solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	120	220	231	120	220	231	153	286	301
with Earthquake Coverage	204	304	315	204	304	315	273	406	421
Allstate Indemnity Company	149	279	294	149	279	294	191	365	386
with Earthquake Coverage	233	363	378	233	363	378	311	485	506
Country Mutual Insurance Company (1)	95	208	217	95	208	217	114	258	269
with Earthquake Coverage	133	246	255	133	246	255	169	313	324
Electric Insurance Company	148	239	298	148	239	298	203	324	405
with Earthquake Coverage	172	263	322	172	263	322	237	358	439
Horace Mann Insurance Company (2)	90	n/a	n/a	90	n/a	n/a	105	n/a	n/a
with Earthquake Coverage	117	n/a	n/a	117	n/a	n/a	143	n/a	n/a
Liberty Mutual Insurance Company (3)	90	143	179	90	143	179	122	195	244
with Earthquake Coverage									
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	140	140	140	140	140	140	206	206	206
with Earthquake Coverage	184	184	184	184	184	184	288	288	288
Umialik Insurance Company	251	251	306	251	251	306	251	332	417
with Earthquake Coverage	251	299	363	251	299	363	289	413	498
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) Includes 20% of Personal Property coverage for loss of use									
(3) Protective device discounts not available									

Nome	\$35,000 contents 2 bedroom unit solid foundation			\$35,000 contents 2 bedroom unit on pilings			\$50,000 contents 3 bedroom unit solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	125	220	231	125	220	231	160	286	301
with Earthquake Coverage	209	304	315	209	304	315	280	406	421
Allstate Indemnity Company	155	279	294	155	279	294	202	365	386
with Earthquake Coverage	239	363	378	239	363	378	322	485	506
Country Mutual Insurance Company (1)	126	247	258	126	247	258	151	305	318
with Earthquake Coverage	164	285	296	164	285	296	206	360	373
Electric Insurance Company	148	239	298	148	239	298	203	324	405
with Earthquake Coverage	172	263	322	172	263	322	237	358	439
Horace Mann Insurance Company (2)	104	n/a	n/a	104	n/a	n/a	121	n/a	n/a
with Earthquake Coverage	131	n/a	n/a	131	n/a	n/a	159	n/a	n/a
Liberty Mutual Insurance Company (3)	90	143	179	90	143	179	122	195	244
with Earthquake Coverage									
Safeco Insurance Company	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	162	162	162	162	162	162	238	238	238
with Earthquake Coverage	206	206	206	206	206	206	320	320	320
Umialik Insurance Company	251	251	306	251	251	306	251	332	417
with Earthquake Coverage	251	299	363	251	299	363	289	413	498
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) Includes 20% of Personal Property coverage for loss of use									
(3) Protective device discounts not available									

Wasilla	\$35,000 contents 2 bedroom unit solid foundation			\$35,000 contents 2 bedroom unit on pilings			\$50,000 contents 3 bedroom unit solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	120	220	231	120	220	231	153	286	301
with Earthquake Coverage	204	304	315	204	304	315	273	406	421
Allstate Indemnity Company	149	279	294	149	279	294	191	365	386
with Earthquake Coverage	233	363	378	233	363	378	311	485	506
Country Mutual Insurance Company (1)	95	208	217	95	208	217	114	258	269
with Earthquake Coverage	133	246	255	133	246	255	169	313	324
Electric Insurance Company	148	239	298	148	239	298	203	324	405
with Earthquake Coverage	172	263	322	172	263	322	237	358	439
Horace Mann Insurance Company (2)	90	n/a	n/a	90	n/a	n/a	105	n/a	n/a
with Earthquake Coverage	117	n/a	n/a	117	n/a	n/a	143	n/a	n/a
Liberty Mutual Insurance Company (3)	90	143	179	90	143	179	122	195	244
with Earthquake Coverage									
Safeco Insurance Company	91	n/a	n/a	n/a	n/a	n/a	118	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	140	140	140	140	140	140	206	206	206
with Earthquake Coverage	184	184	184	184	184	184	288	288	288
Umialik Insurance Company	251	251	306	251	251	306	251	332	417
with Earthquake Coverage	251	299	363	251	299	363	289	413	498
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) Includes 20% of Personal Property coverage for loss of use									
(3) Protective device discounts not available									

Rest of State	\$35,000 contents 2 bedroom unit solid foundation			\$35,000 contents 2 bedroom unit on pilings			\$50,000 contents 3 bedroom unit solid foundation		
	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3	Area 1	Area 2	Area 3
Allstate Insurance Company	96	170	178	96	170	178	121	221	229
with Earthquake Coverage	180	254	262	180	254	262	241	341	349
Allstate Indemnity Company	118	216	224	118	216	224	150	281	291
with Earthquake Coverage	202	300	308	202	300	308	270	401	411
Country Mutual Insurance Company (1)	95	208	217	95	208	217	114	258	269
with Earthquake Coverage	133	246	255	133	246	255	169	313	324
Electric Insurance Company	148	239	298	148	239	298	203	324	405
with Earthquake Coverage	172	263	322	172	263	322	237	358	439
Horace Mann Insurance Company (2)	90	n/a	n/a	90	n/a	n/a	105	n/a	n/a
with Earthquake Coverage	117	n/a	n/a	117	n/a	n/a	143	n/a	n/a
Liberty Mutual Insurance Company (3)	90	143	179	90	143	179	122	195	244
with Earthquake Coverage									
Safeco Insurance Company	91	n/a	n/a	n/a	n/a	n/a	118	n/a	n/a
with Earthquake Coverage	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
State Farm Insurance Company	140	140	140	140	140	140	206	206	206
with Earthquake Coverage	184	184	184	184	184	184	288	288	288
Umialik Insurance Company	251	251	306	251	251	306	251	332	417
with Earthquake Coverage	251	299	363	251	299	363	289	413	498
Area 1 = 5 road miles or less from fire station with hydrant within 1,000 feet									
Area 2 = Over 5 road miles, but less than 10 road miles from fire station									
Area 3 = Over 10 road miles from fire station									
n/a = not available									
If there is no entry for an option, the company did not provide a price.									
(1) Includes Safe Heat Discount - no solid fuel burning unit other than a masonry or pre-manufactured fireplace									
(2) Includes 20% of Personal Property coverage for loss of use									
(3) Protective device discounts not available									